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It's All in the Details

Special Interview with
Executive Pastor, Jeff Young
page 17



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MAY 2023

Special Interview

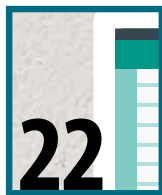
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My life verse is Isaiah 26:3-4. God will provide a peace for me that I need because of the details and the issues. If I am not careful, I can start doing things in my own strength. When I keep my mind on Him, He will give me perfect peace.



Details Determine Destiny: A Successful Church Campus Relocation Story

Adequate planning with a focus on details can eliminate a good many pitfalls that churches experience.



It's All in the Details with Spreadsheets

It is only by digging into the details that we find the best option for the project at hand.



Trail Details: Accounting for the Feet of Your Ministry

But when (not if) something goes wrong, the details matter. The details really matter.



Understanding Your Insurance Policy

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Sending consistent, personalized messages tailored to people's interests and needs will result in higher engagement rates.

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Keep your contact information current. The lifeline of communication to our members is through correct contact information, i.e. key contact names, phone numbers, and e-mail addresses. Send all updates to patti@churchco-op.org. Help us keep you informed of the latest in events and savings from our vendors.

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From the Director

Details do make a difference...

A few months ago, my husband and I had to travel to Waco for a speaking engagement at Baylor. We had a few hours to kill before traveling back to Houston. We made the choice to check out Heritage Homestead, an incredible community that grows their own food, builds their furniture, spins their yarns into garments, molds pottery in beautiful pieces, and so much more.

Every building we visited reflected craftsmanship in whatever they were producing. The details were amazing. For instance, the furniture being made was all tongue and groove. The finish was so smooth that it was hard to imagine how many hours went into sanding and polishing. It didn't take long to realize that the difference in the products resulted from the details that went into everything they made—from furniture to quilts.

We also realized that details were not just shown in the products. Much detail must have gone into the training of everyone who worked at the individual shops and restaurants. The way they made us feel when we asked questions made a lasting impression. They were gracious and exhibited sincere customer service, regardless of their age.

Details do make a difference—in every area of our lives, especially ministry. We thought it was so important that we dedicated a whole issue of *CO+OP Magazine* to details. In this issue you will find articles that address the many details that go into building or renovations, an insurance policy, finances, budgets, securing electricity, and decision-making.

Last year our church hired Jeff Young to fill the role of Executive Pastor. I observed Jeff as he was touring the campus one Sunday morning and quickly noticed his attention to detail. You can read my entire interview with Jeff on page 17 and discover other ways he pays attention to details.

Speaking of details, our entire team would like to thank the CO+OP Vendors and Sponsors who put so much detail into a successful North Houston Connection on April 20th. Our next Connection will take place in the Dallas/Ft. Worth area on September 14.

Mark your calendars for February 15, 2024, as we bring back the Texas Ministry Conference with a new name of CO+OP Ministry Conference. We expect another sold-out crowd of 1150. Come join us as we celebrate 35 years of learning, serving, and saving.

Grab that favorite chair, put your feet up, and enjoy reading about the details in ministry.

Patti Malott, CEO/Executive Director



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COOP CORE VALUES

Ministry · Serving · Excellence · Integrity

Ministry-Focused: *We are solely focused on helping ministries such as churches, schools, and nonprofits.*

- We are focused on saving ministry dollars.
- We are focused on providing quality education.
- We are focused on connecting people and resources.
- We are focused on vetting vendors that are committed to serving ministries.
- We are focused on maintaining a ministry-focused atmosphere within our organization.

Committed to Serving: *We are committed to expressing an internal motivation of putting others before ourselves.*

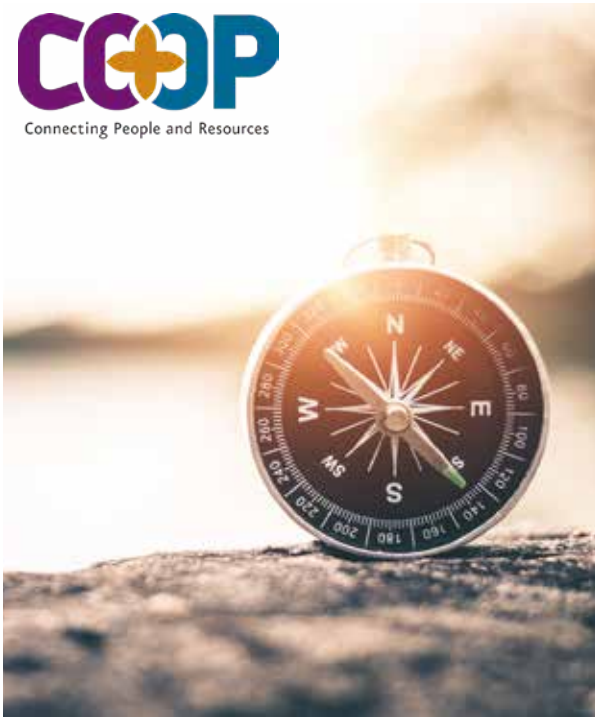
- We are committed to serving God.
- We are committed to serving by putting each other first within our organization.
- We are committed to serving our members as we connect them with resources.
- We are committed to serving our vendors through communication, networking, and connections with members.
- We are committed to serving the broader faith-based community.

Devoted to Excellence: *We are devoted to putting forth quality effort in all that we do.*

- We are devoted to bringing on vendors with high-quality products, services, and education.
- We are devoted to excellent communication, both internally and externally.
- We are devoted to excellence in our efforts to serve our vendors, members, and prospects.
- We are devoted to excellence in producing an instructive, cohesive, and professional magazine.
- We are devoted to excellence in producing a relevant conference focused on education, networking, and resources.

Faithful to Integrity: *Because we answer to a higher calling, we seek to do what is right -- even to our own disadvantage, if necessary.*

- We are faithful in honoring God above man.
- We are faithful in treating each other with integrity.
- We are faithful in being transparent with our members.
- We are faithful in dealing fairly with our vendors.
- We are faithful in not compromising integrity when faced with competition.



What Is Our Purpose?

The purpose of the CO+OP is to give faith-based organizations the ability to do more. This concept is what drives our Mission & Vision and what we use to guide our decisions on how to better serve you.

Our Pillars:

Trusted Relationships:

It's not easy to find vendors you can trust. And when money is on the line, it's even more important to make sure you won't be taken advantage of. That's why we vet our vendors very carefully, and we make sure they're a good fit for our members. We've done the due diligence so you can make decisions quickly and with confidence.

Faithful Stewardship:

You've been entrusted with a lot. And when budgets and timelines are tight, it can seem like you've been charged with the impossible. The good news — you're not alone. We're here to help you steward your resources well by making sure you get what you need at more affordable prices.

Inspiring Education:

One of our values is being committed to excellence. We hold ourselves to that standard, and we want that for you too. By offering a wide range of educational opportunities, we can help you grow in knowledge so you can increase your impact and the effectiveness of your organization.



Our Promise to You

We walk alongside you as you shepherd ministry resources to advance the Kingdom .



banknotes

By Jan Cason

“It’s all in the details” is a statement we commonly hear in all kinds of situations. In the context of non-profit financials, it is a crucial mantra. If there is to be an atmosphere of trust among the participants and donors, it is imperative that non-profit organizations — particularly ministries and churches — manage their financial affairs down to the smallest detail. Donors must have confidence in the organization if they are to give regularly and generously. This degree of proper management can only be achieved by using good business practices; and ultimately, successful non-profits must be good stewards.

In the book *Ministry and Money, A Practical Guide for Pastors*, Janet and Philip Jamieson suggest that accounting is a “yardstick of stewardship.” The purpose of accounting in a church (or non-profit organization) is to capture and record financial transactions in such a way that the results are transparent, honest, and helpful. Such reports accurately reflect the financial position of an organization, are readily available, and do not attempt to conceal or mislead. They also demonstrate good stewardship of the funds given to the organization.

Everyone knows that you can make numbers say anything that you “wish” to convey. But in the case of non-profit financials, you want to stick to the facts. Facts are your friend. Facts eliminate rumors and encourage integrity. They also eliminate the opportunity for fraud.

Ministry participants often do not want to be bothered with finances. “God will provide” is an easier approach. However, Jesus told two parables in Matthew 13 that illustrate the importance of measurement in ministry. In the parable of the sower, the seeds fell on different types

of soil – beside the road, in the rocks, among the thorns, and on good soil. Have you thought about the fact that the sower had to number the seeds and measure the growth of the plants in order to determine which seeds did or did not grow? And then Jesus told the parable of the mustard seed. How would you know that the mustard seed was smaller than all the other seeds? How would you determine that it grew to be larger than the other plants, becoming the size of a tree? You would have to do a bit of measuring. Measuring the facts does matter.

The Financial Accounting Standards Board (FASB) has issued a set of generally accepted accounting principles (GAAP) that are required by public companies in the U.S. when accountants compile their financial statements. These principles include the concepts of regularity, consistency, accuracy, continuity, the utmost good faith, and a permanence of methods. It goes without saying that non-profit organizations must follow the same principles in order for financial reports to have the desired end of ministry to both participants and the community.

With accurate and regular financial reports in place, the next step is a reasonable, mission-targeted budget. Financial reports and budgets are missional documents that reflect the core beliefs of a non-profit organization. If you want to know what is most important to any organization, look at the budget. The idea of a good budget is not complicated. It’s just a plan for allocating resources. It’s a guide, not a mandate. It’s like a GPS to keep you on track as you work toward your missional destination. It defines the reality of what an organization should be able to accomplish in a given time period.

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In order to properly account for budget spending, and then to produce accurate and timely financial reports, a chart of accounts is required. Nick Nicholaou, founder and former owner of MBS, Inc. says it best when he states that one of a non-profit ministry's most vulnerable areas is finance. Protection against that vulnerability is provided by an accounting system with a good audit trail that can track the details of each transaction and that cannot be altered in any way. A chart of accounts provided in a good software system will help ensure that a non-profit organization will not be caught in a situation that could have been avoided if good administrative tools had been in place.

In sum, good business practices are imperative for all non-profit organizations, and stewardship done with integrity requires transparent financial reports, honest budgets, and helpful software programs. In today's world, ignoring sound administrative procedures is risky business. In II Corinthians 8:21, the Apostle Paul says, "...for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men." A non-profit organization stands in jeopardy of tarnishing its reputation and losing its ability to minister when administrative matters are relinquished to the realm of the unimportant. Stewardship matters. Good business practices matter. The goal is to keep the devil out of the details! +



Jan Cason

Jan Cason recently retired from the position of Financial Manager at George W. Truett Seminary. She continues to teach a class at the seminary on church business as an adjunct professor. Jan has a Master of Divinity degree from Truett Seminary and an Executive MBA from Baylor University's Hankamer School of Business. She also serves on the board of the Baptist Church Loan Corporation. Jan lives in Waco and attends Meadowbrook Baptist Church.



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By Steven Carroll

The dreaded electricity bill...

We all do our best to pay our monthly electricity bills and, if you're like most of us, it is sometimes a painful experience. You've probably wondered, "Why did my bill increase in the last thirty days?" The competitive world of commodities — especially electricity, power, and gas within the retail energy industry — is a complex, ever-evolving space. For the average consumer, it's hard to make sense of all the factors affecting the amount of your bill each month.

Generators, utilities, and suppliers are all ingredients that create what has become the dreaded total price of your monthly electric bill. Think of it this way: It's Sunday night, and you decide to order a pizza. When the pizza arrives, the amount owed is typically the total of two fees: one for the pizza and one for the delivery of the pizza.

The same is true for your electricity bill. You will pay one fee to your retail electric provider for the energy consumed and another fee to the Transmission Distribution Utility, aka TDU (wire, meters, and poles company), to deliver the power to your home or business.

When choosing an electricity supplier, you agree to pay a fixed rate for your usage (cents/kWh) over a contract term. The electricity suppliers buy power from electricity generators (wholesale market/wholesale traders) and then re-sell the electricity to you (the homeowner, renter, business owner, etc.). Factors such as location, weather, and the balance of energy supply/demand can impact these costs.

The utility company, on the other hand, maintains the electricity grid and then delivers the power over the wires to the customers. This is reflected as kW or demand, and other line items such as ancillaries, taxes (if applicable), and so forth. The utility piece is regulated, meaning, non-negotiable. It is a monthly fee for the costs related to delivering electricity to your home or business.

In general, utility fees make up just over half of your electricity bill, and the rest will be paid to the supplier. That means you have "some" control over your overall electricity bill — the deregulated portion from your Retail Electric Provider. This is why researching and selecting the best electricity supplier for your home or business can mean real savings on your electricity bill.

Now more than ever, it's crucial to seek expertise. Factors driving commodity prices have changed and will continue to evolve. Examples of such complexities in the energy industry include changes in law from Storm Uri, geopolitical concerns, supply and demand, national and local grid constraints, liquid natural gas importing and exporting activity and availability, extreme weather events, and attempts to add supply to a grid through renewable energy — only to realize the wind doesn't always blow and the sun doesn't always shine.

Now that you've got a high-level view of how electricity rates work, it's time to make them work for you. If you live in a competitive electricity market, you will quickly realize that comparing electricity plans is not so easy, and there are many loopholes and details a non-energy expert can miss simply because he does not live and breathe the energy industry every day. To get the best rate, product structure, contract language, and long-term electricity plan, let TES Energy Services do the heavy lifting to bring you the best rate and contract terms available. Visit www.tespowerbuy.com for your home or business electricity needs. +

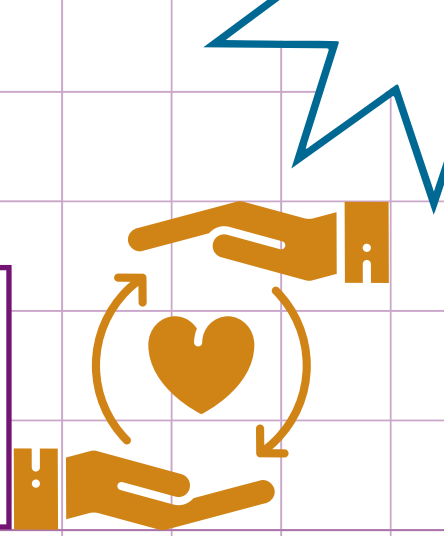


Steven Carroll

Steven Carroll has over 18 years of experience in energy procurement. He has worked with some of the top energy retail providers and consulting firms in the U.S. This allows him to offer a unique and honest perspective to each customer to lower their energy costs and maximize savings.



Have you Visited Our Generosity page?



What it is:

The Generosity page is a Facebook page for members of the CO+OP and is to be used to share free resources between non-profit organizations.

"Items placed in the generosity page are to be given from one nonprofit to another and not to be sold for profit."

How to join our page:

Visit - [CO+OP Generosity Page](#) - and ask to join the group!

The Generosity Page is perfect for you if:

- You have things sitting around collecting dust that you are no longer using
- You like to be a good steward and a blessing to others
- You could use some assistance from other nonprofits



Details Determine Destiny

A Successful
Church Campus
Relocation Story

by Kerry Jones

For 17 years I served as the executive pastor at a large church in the DFW area. Since it happened to be the church in which I grew up, I had been very invested in its welfare for most of my life. The church worshiped in a facility with a very large worship room in a visible and prominent location. Its successful ministry model included providing captivating worship experiences for adults and a place for children to stay while adults received ministry. For a time, that strategy worked, and attendance grew.

When I joined the team, the church had been in its location for about a decade. Initial growth was rapid and steady, but as time went on, we began to notice our attendance growth slowing considerably. It continued to plateau for the next several years. Attendance would increase for a season only to retreat to its previous level. It seemed we were in a perpetual attendance cycle of expansion and contraction. Our church seemed healthy, finances were strong, and we were adding to our numbers by about 20% every year to maintain the attendance level. Yet, the auditorium was full on Easter and Christmas but not week to week in a sustained growth pattern.

Church growth is primarily a function of leadership, program, and facility. The church addressed leadership and program with little effect on growth, so we turned our attention to facility. Finally listening to our children's pastors, we decided to see if there really was too little dedicated space for ministry to children. We purchased a building next door and remodeled it into a ministry center dedicated to elementary-aged children. To our surprise, attendance in every part of our facility began to grow, including the worship center. That is, until the children's building filled up!

We purchased another adjacent property and remodeled it into a preschool ministry center. Lo and behold, growth began again. But we had issues with proximity and logistics. Attendees with multiple children would have to navigate between as many as four different buildings to get everyone in place every Sunday morning. Attendance was growing again, but slowly.

We knew we had to address the children's ministry facility issue. Our options included adding to our existing facility or relocating the entire campus. For a variety of reasons, we decided to relocate to a new highway that was just then being constructed. We sold our existing property and built a new facility three miles away.

The new campus was about the same size as the previous one but was configured much differently. There was a balance between seats in the worship room, education space, and available parking. It was designed for saturation, allowing each area of the building to be filled to capacity at the same time. We decreased worship room seating to about a third of the previous building and added separate, age-themed worship venues for nursery, preschool, and elementary-aged children. We also added a youth venue with technology for overflow and a chapel.

I'd like to share with you some lessons we learned during that process:

Change is hard.

Regardless of how much logical sense it makes or how many times you explain or how many hours of prayer, there will be those who simply refuse to get on board with a church building program. My good friend Lamar Slay taught me that "some people are born again; some are born against."

Successful navigation through a significant building program requires that the church understand that senior leadership is responsible for discerning and implementing God's vision for the church. This is true for both committee-led and pastor-led congregations. A church with more than one vision creates division!

While mission (go and make disciples!) never changes, vision is consumable and must be constantly evaluated and developed.

People will support a vision they understand and have bought into. You cannot over-communicate vision! Some people hear best with video, some in sermons, some in one-on-ones, some via social media, some with written communications. Use them all and continue until the project is complete. Do not assume people are still up to speed on the vision. Church leadership lives it every day. Many of our parishioners think about it only on Sundays.

Children take their parents to church.

When growing up, I had little influence regarding whether or where my family would attend church. On Sunday morning, my brother and I got up, dressed in our church clothes, ate breakfast, got in the car, and went wherever my parents decided we would go. Times had changed by the time my wife and I had children. Like most families we knew, our kids had much more influence over family decisions such as what restaurant we would frequent and where we would worship. The commercial world recognizes the power of a child's influence on parental choices. Churches must adapt as well.

Almost all growing churches today are achieving that growth through a focus on families with school-aged children living at home. This means providing dedicated, secure, and dynamic children's ministry facilities that do not look like the double-loaded corridor school building where kids attend during the week. There are multiple effective ministry models for children — large assembly, small groups, etc. — but they need to occur in an area that is dedicated to children, obviously secure, and aesthetically appealing to kids.

Choose a team experienced in designing and building churches.

With proper planning, buildings do not have to cost more than budgeted or take longer to build than expected.

I never really felt like I knew what I was doing during the building process. As a pastor, I knew how to build people but not really buildings. I did not have enough train wrecks and winning experiences to draw from. Fortunately, we partnered with people that did have the experience we were lacking.

Churches are much more complex than retail or general commercial construction. It consists of a performance venue, an educational institution, a child-care facility, and an office building. Every church is uniquely built in accordance with a church-specific vision and requires special systems for AVLA, HVAC, MEP, etc. There is a new language to be learned such as acoustic architecture vs acoustic treatments vs acoustic finishes vs acoustic elements. There are issues such as clean power, multiple air-handling, and energy management systems for different areas of the building.

A seemingly flat piece of land on the highway does not equal a buildable site. We purchased 25 acres that looked incredible and then learned of significant penalties. We were required to build municipal infrastructure such as turn lanes and the extension of a city-owned waterline along a one-quarter mile of highway frontage. Power access required negotiating with an adjacent airport.

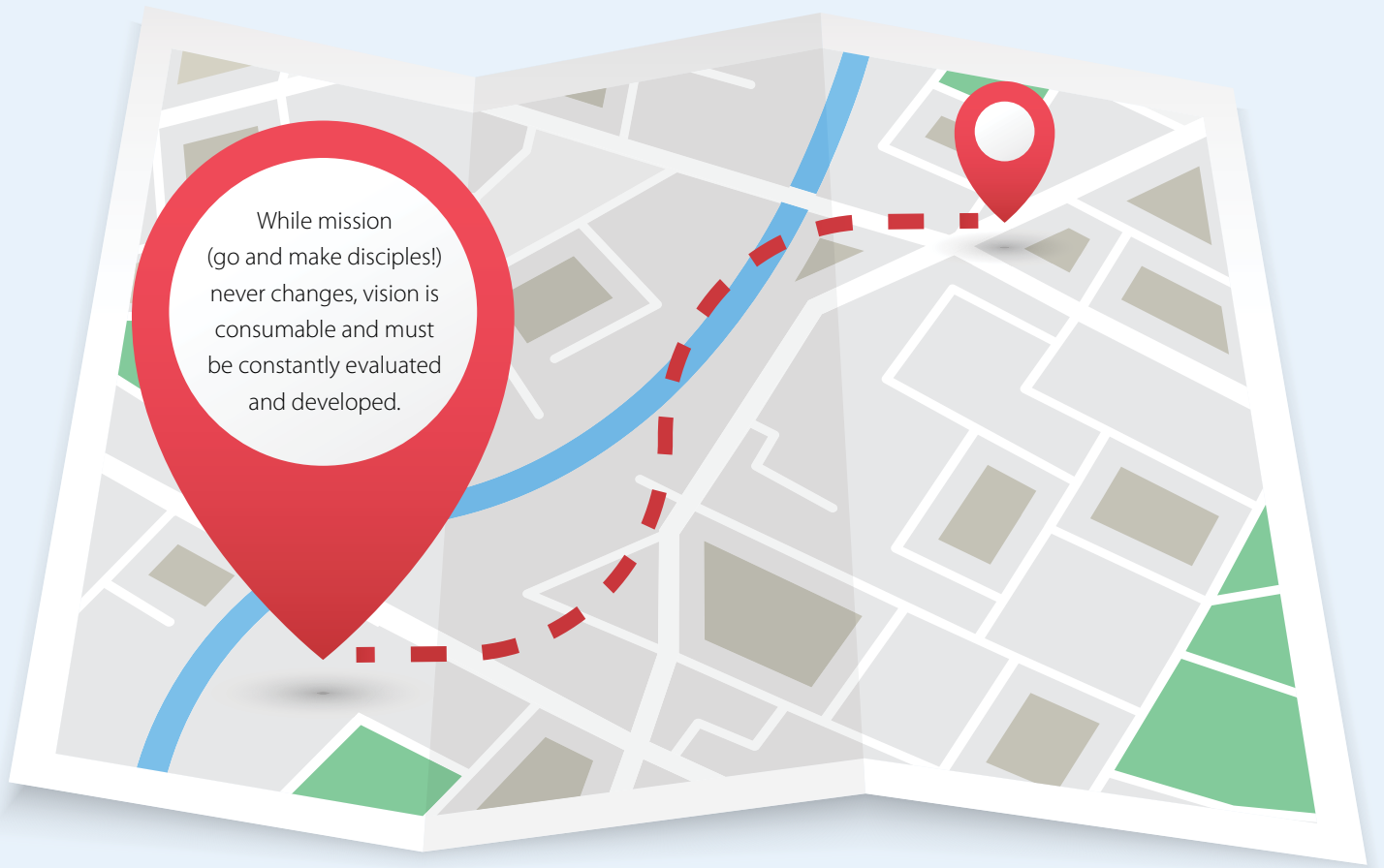
Choosing the right design team, including an architect and contractor experienced in church projects, in the earliest stage will determine the success of the project. Find people with a good track record and trust them!

Teamwork really does make the dream work!

“If you build it, they will come” is not accurate in church expansion.

We moved from a building with traditional and somewhat intimidating architecture into one with a more modern and welcoming feel. We were quite excited to see the immediate influx of new people that were certain to find us and start attending services. But the crowds did not immediately come. Attendance continued to be characterized by the same plateau as before the move. We had the correct facility but not the correct ministry model.

Churches must continually work on alignment, ministry model, leadership, and programming. It is easier to get visitors to return if there is alignment between what they see online prior to attending, what happens when they drive onto the property and walk into the facility, and the worship experience for each of their different-aged family members. When the style of ministry experienced inside the church facility does not match



While mission (go and make disciples!) never changes, vision is consumable and must be constantly evaluated and developed.

the exterior, it can create a disconnect for new attendees. However, changing ministry style to match a new building can create conflict with legacy members whose financial sacrifices made possible the expansion/relocation.

It took a couple of years for us to experiment with different styles of delivering ministry to find a proper balance. The message we delivered never changed but the method certainly did. We experimented with the order of service, length of services, meeting times, music styles, and team-teaching. We eventually settled on two worship experiences. The first was in the main room with contemporary music and new technology. We also started a service in the new chapel with traditional-style music and service order and began holding worship services in languages other than English. When possible, the worship services outside of the main room were held at the same time to accommodate ministry for the children of those groups.

Within a few short years our attendance doubled, saturating the facility in multiple service hours, and we began adding satellite locations.

Research indicates the average tenure of a pastor after completing a building program is about 24 months due to diminished credibility or burnout. It does not have to be that way. Adequate planning with a focus on details can eliminate a good many pitfalls that churches experience. A construction or relocation project will always produce difficult situations, but a comprehensive and dynamic plan with a well-functioning team provides the platform necessary to successfully navigate those difficulties. ✦

Kerry Jones



Coming out of the corporate world of finance, Kerry has served almost 30 years as a Church CFO/Executive Pastor. With an MBA in Corporate Finance and Minister Ordination, Kerry blends his experience from the secular finance world with the faith community. His ministry calling is to assist churches through facility expansion to reach more people, while maintaining financial and business health. He is Director, Client Relations for Goff Companies, LLC.

His email address is kjones@goffcompanies.com.

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Keeping Up with the Details in a Metro Church

Interview by Patti Malott, Executive Director

If you currently serve on a church staff, you probably have been asked the question, "What do you do all day at the church?" It is hard for some to imagine roles other than visiting the hospitals and preparing for Sunday's sermon. But from the smallest church to the largest, many details go into preparing for each Lord's Day and weekday ministry.

Recently I had the opportunity to sit down and interview Jeff Young, Executive Pastor of Champion Forest Baptist Church in Houston, Texas. Not only do we learn a little about his background, but we also glean what a week of details looks like in his role as Executive Pastor.



Patti: Jeff, share a little about your background and how you ended up at Champion Forest.

Jeff: I grew up in Nashville, Tennessee, where my dad worked for Lifeway Christian Resources. I attended Ouachita and then Baylor for three years where I met my wife Carol. I graduated from Baylor one day, got married the next, and started seminary three weeks later at Southwestern. I became focused on Christian Education. That was my passion, but God wired me for administration.

While I was in seminary, my role at the first church I served was Youth Pastor and Custodian. I was a better custodian than I was a student minister! Six months later, God called me to a church to be their Minister of Education and Administration where I served another five years.

It was at that church that I learned so much about church finance. Our pastor, who had a degree in finance, graciously taught me so much. I was in my early twenties, but he was so patient with me. I learned how to lead people that were 30 and 40 years older than I, how various ministries should work together, and how much more difficult church leadership was in comparison to what we had learned in seminary.

My wife and I have served 33 years in ministry. Fifteen of those years I served as a Discipleship Pastor, and eighteen have been in an Executive Pastor role. With over 90 people on the team I led at Prestonwood, I never got out of the administration side, since there was always a staff, finance, or facility issue.

Coming here, to CFBC, has been a real joy. At Prestonwood, Jarrett was on my team as the Young Singles Pastor. Now, I am on his team as he leads as Senior Pastor. And my greatest joy has been to watch him lead with humility. He has wisdom beyond his years, and God is favoring his ministry.

Patti: Every church is structured differently when it comes to roles and organization. What is the structure like at CFBC?

Jeff: Every church is different. Ours is fluid here. We have a great team — some who have been here a long time who have intellectual and organizational capital. They know I am still learning — even after 16 months. Jarrett has multiple people that report to him, and I serve more in the staff coordination role. With three campuses, each with a Spanish and English team and congregation, there are a lot of moving parts. For instance, the pastor needs the flexibility to go straight to the Worship Pastor or Campus Pastor if needed. I prepare the agenda for the Senior Team and handle the coordination of the team and various ministries. Due to our multi-site strategy, someone may have two people they report to with a dotted line to me, or a dotted line to someone at their specific campus and someone else at the central campus. We try to maintain open communication and flexibility, but strive for alignment on objectives, focused priorities, and our team distinctives. My role is to help ensure that the train shows up on time and at the right station. Since Jarrett and I have served together for 15 years, there is a high trust level there.

Patti: Give me an idea of what a typical day looks like.

Jeff: (With a chuckle.) Mondays and Tuesdays are full of meetings... just slammed with various team meetings. I learned a long time ago to do my best to help prepare the



pastor for those meetings. For instance, someone may send something for me to add to the agenda, and I know we do not need to spend time as a group discussing that item. So, I focus strategically on the agenda, building it all week. I give it to Pastor Jarrett by 7am the morning of the meeting so he is not blindsided in any way. He may tweak it, but most of the time we are ready to roll.

Wednesdays and Thursdays are more meetings with people, such as breakfast or lunch with church members. Those days are typically full of one-on-ones and huddles with smaller groups. With all the meetings on Monday and Tuesday, I may work from home on Wednesday morning to make sure notes and expectations are going out from those meetings, and trains are running right. At times, I can do that better from home. Because Mondays and Tuesdays are so full, I rarely have “think time” on those days, so Wednesday morning is when I try to process, plan ahead, and catch up.

Patti: You have a lot to keep up with. Is there a secret formula for prioritizing your day?

Jeff: I am an early riser, and God gets the first portion. I am committed to that, and I want our team to be. I tell them, unless you give God the first portion, do not come in. We are not running a business here. So that commitment takes first place.

Monday and Tuesday include a significant amount of prep. Although I build the agenda daily, I spend time reviewing and finalizing. My door may be closed, but I have an open-door policy. I want our team to know they have access to me. I do not want them to think I am too busy. If a team member comes in and says, “I know you are busy, but —” I have a check in my spirit. What is my body language? My facial expression? I am a thinker and processor. A close friend once told me that I needed to be much more aware of my facial expression. I appreciated that and work hard at my expressions.

I look at email three times a day — morning, prior to lunch, and mid-afternoon. The majority of our communication is on Teams, so that makes it easier.

Patti: There are two sides of every organization — the soft side and the hard side. As Christians, we love people, and that takes time. How do you balance that with keeping up with all the details that go into running God’s business with excellence?

Jeff: I think the key word is “learning.” I am always learning to balance. There are days that my wife tells me to get off the phone. I lived an unbalanced life for over a decade, and I do not want to live or lead that way again. I try to wrap things up with our staff at by 7:30 at night. It is a challenge, because if I don’t write something down, I will forget it. So, after office hours, I send emails and try to avoid sending text messages. We are intentional about creating a healthy balance for our team.

God called me to be a pastor first. In my mind, the church must grow. Hard conversations must take place at times. Leadership is needed. I am more biased towards actions and want our team to run toward solutions. I remind our team to bring solutions instead of relying on me. Trust and truth-telling are inseparably linked, but trust is the highest. If I trust someone, we can get to the solutions. When people want to get the credit, it messes things up.

Patti: In business, we know that we must measure what matters. How do you measure what you manage?

Jeff: Great question. Ultimately, we are all about life change, and that is hard to measure. How do you really tell if someone's heart has been softened? Or if someone in your Life Group has a heart change? There is a spiritual side that at times is difficult to measure. All of us gravitate towards what we can measure which is attendance, giving, and serving. And while these are important indicators, we want to measure more than that. Generosity and faithfulness in attendance can be a measure, but sometimes we put too much emphasis on that. We must ask ourselves: Is someone growing in Christlikeness? How are we helping people become more like Jesus? Are we making disciples? Are Life Groups growing in the fruit of the Spirit? Are more and more people serving others? Following up with decisions is healthy. Our team created various projections for specific aspects of our ministry, and while this was new for many of them, we are making progress. Our intentional discipleship of new believers is a focused priority, and we are developing tools to assist in that area.

Patti: What have been some of your biggest challenges in keeping up with the details of your role?

Jeff: The biggest challenge is not having enough time in the day. There are so many people, projects, and items to check up on and improve. Second is this: We all want to be liked by others. I want to be liked, but part of my job is holding people accountable. I love developing people, and it takes time. Building trust takes time.

Patti: Is there a particular preference in specific tools you use to keep organized that could help others?

Jeff: So, funny story — at the first church where I served as student minister, the EP there was also a Christian Education and Administration professor at Southwestern Seminary. He wore the same suit on Monday that he wore on Sunday, so that when he

got to the office on Monday, he could empty out all the notes and ideas from his pockets. He called it his “pocket ministry”! I use Levenson's 3x5 cards. Those cards come in handy. I write down a ton of stuff — I'm a list-maker. I also use the digital “Stickies” app on my laptop for various reminders and “to-do” lists. I use OneNote for various meetings and preparation. It's a great tool because I can email the note easily. My assistant prepares a cheat sheet every Friday that has Sunday's order of service, the names of team members on vacation, our generosity moment, and what we are going to highlight at the end of the service. Lists help me because I am a “fixer” ... but everything has a time and a place. I'm trying to model this principle: Let's manage problems during the week and make Sunday all about people.

Patti: You must be an incredible asset to Jarrett, the Senior Pastor. What are some specific things you take off his plate so he can study, preach, and lead?

Jeff: Again, we are blessed to have a solid team. The guys on our Senior Team are solid, and they are a huge help. What comes to mind is determining what goes into meetings and prepping so Jarrett can just show up to a meeting and be present. Our Communications Pastor and I come up with our recommendations and prepare some options for generosity moments, ministry highlights — stuff we could get bogged down on — so when Jarrett shows up, he just confirms them. I know Jarrett's expectations, and he knows my strengths. It's healthy and frees him up from getting in the weeds.

Patti: What are some lessons learned when balancing work and family?

Jeff: My wife is amazing. I honestly can't imagine anyone having a better wife... she is so good with people, so committed to Christ. We have three wonderful children and six grandchildren. When the kids were still at home, she would kindly remind me to leave the office for games and special things at school. Ministry demands many nights away from home. She helps me balance all that. Life has changed with kids out of the home, but when we were raising them, Carol was intentional about us eating meals together. We had a rule where we didn't talk about church at the meal table or negatively about any church staff member. We wanted to do our best to ensure our kids loved Jesus and His Church. For years, we spent Friday mornings catching up, having breakfast or lunch together. We worked hard to have strong relationships.

Patti: How do you balance personal devotion with ministry?

Jeff: It's not rocket science for me. I'm pretty simple. I read a proverb a day, matching up to the calendar. I read through the Bible and alternate through the Old and New Testament. Then, I journal specific key verses, notes, or something that God is speaking to me. My greatest discipline is memorizing Scripture. Colossians 3:2 says, "Set your minds on the things that are above, not on things that are on earth." That is what I put into play.

Patti: You once mentioned that *Knowing God* by J.I. Packer was your favorite book. How has it impacted your life?

Jeff: I think mainly it demonstrated to me that God is so big and vast. A full understanding of Him is way beyond me. I don't necessarily want a God I can fully understand and put in a box I created. Packer does a terrific job with the characteristics and attributes of God in chapter-by-chapter format, and it calls me to worship God with greater clarity and awe. It just expands my view of Him. Although I don't understand it all, it makes me want to worship Him more.

Patti: What is a verse that God has recently used to grow you?

Jeff: That is a big question. My life verse is Isaiah 26:3–4. God will provide a peace for me that I need because of the details and the issues. If I am not careful, I can start doing things in my own strength or have difficulty turning my mind off. When I keep my mind on Him, He will give me perfect peace. When my mind is stayed on Him, I am a better husband and pastor.

Patti: I would like to close with this last question: What are some nuggets you could you pass on to others that might help them in their ministry?

Jeff: Guard your heart. Proverbs says, "Out of the heart come all issues of life." Your heart is deceitful, so guard it.

You can never get everything solved or fixed. For type A, that will make you crazy, but it is true. Don't apologize for your attention to detail or for holding others accountable. Too much is at stake. There is nothing like the church when the church is working right, and its effectiveness rests heavily in the hands of its leaders. I believe that. Don't apologize for the gifting God gave you, and recognize that there is an overwhelming number of people that are fine with coasting or running their own play. It's a volunteer organization, and that means it is more challenging to lead than a regular company or organization. Things are rarely perfect... but seeing lives changed by Christ is worth it. Every single time. ✦

Jeff Young



Jeff has been serving Champion Forest Church as Executive Pastor since 2021. Prior ministry included thirteen years as Pastor of Spiritual Development at Prestonwood Church in Plano, Texas, and four years at Cross Church, Springdale, Arkansas, as Campus Pastor and Executive Pastor. Jeff has also served as Executive Pastor at North Richland Hills Baptist Church in Fort Worth, and as Discipleship Pastor for churches in Virginia and Alabama.

A native of Nashville, Tennessee, Jeff is a graduate of Baylor University and Southwestern Baptist Theological Seminary.

Jeff has written leadership articles for pastors and ministers, and Bible study series for LifeWay Christian Resources. He is the author of *My Daily Journey*, a spiritual development journal, and the book *Need a New Hook?* As a frequent conference speaker, he equips and trains church leaders for spiritual leadership and church growth.

Jeff and his wife, Carol, have three children: Emily, and her husband Dave Kinney; Brett, and his wife Camryn; and Bryce, and his wife Ann. Even better...they have six amazing grandkids!

IT'S ALL IN THE DETAILS

by Glenn Wood

When buying a new appliance, which type of consumer are you? Do you tear into the box and figure it out as you go? Do you carefully unbox it and read every page of the manual? Or do you wait until it breaks and then read the manual to figure out where you went wrong? There is no right or wrong here, but your answer says a lot about you and your personality.

In most decision-making scenarios, we are faced with a lot of options. In construction, whether it is a new build, renovation, remodel, or office move, there are hundreds, if not thousands, of decisions to be made before the first step in actual "building" is taken. Outlining the best solution will depend on what is important to your organization. In construction, this is often a balance between speed, cost, and finishes. You can do new construction as fast as possible, but that often leads to overpaying for work, not getting the finishes right, not selecting the most efficient model of equipment, or a myriad of other issues.



It is only by digging into the details that we find the best option for the project at hand. The same is true for other tasks that have options. When working with contracts, the details spell out what is expected, when it is due, how much it will cost, and who is responsible for the work. If you don't read the entire contract, how do you know that you have the full picture of the transaction?

There are many ways to evaluate options, but mine almost always end up in a spreadsheet! This gives me control over the numbers and makes it easier for me to compare, create some formulas, and understand the costs.

As we all know, the least expensive option isn't always the best choice. While the cheapest option means you spend less money on it, there are tradeoffs that may make it substantially more expensive in the long run. If the equipment isn't efficient, you may pay more for energy. The equipment may not be as well made, so we end up replacing it in 10 years, rather than 15, therefore costing us more money. The supplies needed to run the cheaper equipment may be more expensive, i.e. special chemicals needed for that particular model of floor machine. They may have proprietary software that requires you to call the manufacturer or programmer any time there is an update. The "upfront" cost isn't the "total" cost when you factor in these other options.

Just having information isn't enough. The details must be correct and based on factual data. Making decisions on bad data will lead to bad decisions. (I think we all have testimonies where this has cost us in the end)! Bottom line... always make an informed decision based on good data.

We as church staff can't be experts in everything. Maybe you don't know enough about what you are evaluating, as is often the case in areas outside of spreading the gospel. What I have learned from thirty years of administration is that there is generally someone in the church who has more expertise than I do, and they would love to serve by helping to make a better decision. Bringing in a congregant that works in insurance to help you evaluate the church's coverages is a great example of how to make a more informed decision. Riders, exclusions, options, co-insurance, deductibles, are just a few details of insurance coverage a church has to evaluate. Balancing the risk of an exposure against the likelihood of it

happening is something that isn't a quick decision. Having someone who understands the language, but isn't your broker, can help better evaluate the needs of coverage and ensure the church is adequately covered.

Another area is projecting payroll costs for the church. The overall payroll budget may be \$800,000, but having a staff member who makes substantially more than anyone else may lead to staff frustration and burnout. Listing employees by name, position, base salary, benefits, retirement, and other coverages will help to ensure there is fairness across the staff. I am not suggesting that everyone on staff be paid the same, but there should be some correlation between positions. There are a number of firms, salary surveys, and consultants to help guide the church in making these decisions.

How to "dig in" to the details:

- 1. Write it down** – putting it on paper can help you understand all your options.
- 2. Evaluate the costs** – costs are not only the upfront money you spend, but also maintenance, supplies, and other factors.
- 3. Add others to the discussion** – don't feel like you must do this alone. There may be someone in your church who would love to serve by sharing their expertise.
- 4. Evaluate the options** – some decisions need to be made quickly, but others may benefit by taking time to look at options. This also includes praying to seek God's wisdom and guidance.
- 5. Execute** – that would be the options, not the people involved! In the end you must make a decision and move forward, trusting that you have put in the work for the best outcome.

Building spreadsheets to compare equipment, construction types and costs, total costs of ownership, or total compensation costs, take time to plan and create but will, ultimately, lead to a better decision. I can't tell you how to evaluate your project, but I can suggest that spending time to "dig into" the details will lead to a better decision in the long run. Decisions are all about evaluating options. Only by looking into the details of those options can we make an informed decision about whatever it is we are looking into. What decisions are you making that may require a more detailed approach? ✨

Glenn Wood



Glenn Wood is the Pastor of Administration for Seacoast Church, where he has served since 1995. Seacoast is a multisite non-denominational church with 14 campuses across South and North Carolina. He oversees administration, legal work, campus leases, site selection, campus design, politics, forecasting, construction projects, and coordinates the work of the IT/AV departments on campuses.

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TRAIL DETAILS: ACCOUNTING FOR THE FEET OF YOUR MINISTRY

by Ashley Voss

I was five miles into an eleven-mile trail run at a Texas state park. The air was cool and crisp, my stride smooth and quick. I was focused and moving fast. But when the downhill trail turned sharply through the trees, and I carelessly planted my weight on my inside foot, I didn't notice the loose gravel beneath my shoes. In a blink I was airborne. Then, quite gently — surprisingly — I was falling to the ground on my hip and shoulder. I was thinking, That wasn't so bad — then my face smashed the rocky trail. The cold, mean impact shocked me into the reality that I had been running faster than I thought and that my front teeth had just pierced my bottom lip. The blood was quickly flowing out of my face onto my running clothes. My first thought after feeling around to make sure I still had all my teeth (which I did) was that I may still be able to finish my trail run. My second thought: I should probably get this bleeding to stop.

It's easy to focus on the finish line, the race, the goal, the mission, when everything is going well at your organization. Contributions are strong; cashflow is good; attendance is back up; the school has a waitlist. But when (not if) something goes wrong, the details matter. The details really matter.

I've replayed it many times in my mind, that frightening fall on the trail, asking the question: What really happened, and how can I avoid THAT again? I run a lot on rough trails, and I rarely fall. But one fall can, literally, end it all. Details become everything: check the shoelaces, don't plant on the inside foot, slow down at the turn, remain focused on changing terrain, keep the body over the feet, remain light, and never, ever think you won't fall again.

Runners and accountants have this in common: We care about the details of our mission. And when the revival trail takes an unexpected turn or your feet fly out from underneath your big ministry plans, the details are what get you back on your feet and running again.

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Check the shoelaces.

Are you ready for work before you arrive? Do you already have a basic plan for the day? Let me be blunt: Did you pray this morning? Did you eat breakfast? The day ahead of you will build upon these little-big details.

Don't plant on the inside foot.

Don't take short cuts with your accounting expectations. Practice is policy. For example, the expense reimbursement policy. I can't tell you how many reimbursement forms I've seen that are incomplete. The forms themselves are complete in the questions, but they aren't complete in the answers provided. They aren't filled out. Why not? Practice should match policy. Either complete the form or change the form. If policy says it requires approval, get approval. If policy says receipt is required before reimbursement, don't reimburse without it. And if the practice isn't working, maybe you should update the policy: Change the form. And don't be the one asking for a reimbursement without providing the five W's in writing (the who, what, where, when, and why of the transaction).

Slow down at the turn.

Reread just about everything. Do the doublecheck. Reread the email you are about to respond to. Reread your response to that email (and maybe sleep on it — or just pick up the phone) before you click send. Reread the financial report you just prepared for your finance team. Reread the finance report prepared by your accountant that you think you understand. Slow... down. Something about rereading what we just read allows us to see things we didn't — or couldn't — even see in the first reading. To be clear, I'm not saying slow down the first reading. I'm saying read it again. It's in the second reading that the magic happens — clarity, clarification, and creativity.

Remain focused on changing terrain.

New accounting IT is everywhere and worth exploring. More and more, accountants should be analysts, not bookkeepers. For some of us this may be difficult to hear, but it is value added to our organization when we are analyzing the numbers rather than adding them. I have a client who still completes bank reconciliations manually, by hand, on the green ledger paper (yep, that ledger paper). The organization's annual contributions are over 10 million. This is not a cost issue or lack-of-volume issue. It's simply an unwillingness-to-change issue. Be open to new IT for your team that adds value to your members.

Keep your body over your feet.

Tone at the top matters: Senior leaders and missions' teams must stay in line with their accounting and finance teams. They may not understand each other at times, but trust — from both directions — is critical. The mission is supported by the feet of the accountant. Stay together. Work together. Run together.

Remain light.

When I am running well it is almost like flying, floating along the trail. Accounting translation: Simplify your revenue streams. Light is fast and easy. Extra revenue that has minimal impact adds burdens to your accounting department and your mission. If you struggle to run your mission "light," then look to simplify your revenue stream. This may mean eliminating a particular outreach or focus. But it might just need a more creative response, like simply making an event free instead of hassling with fees and collections.

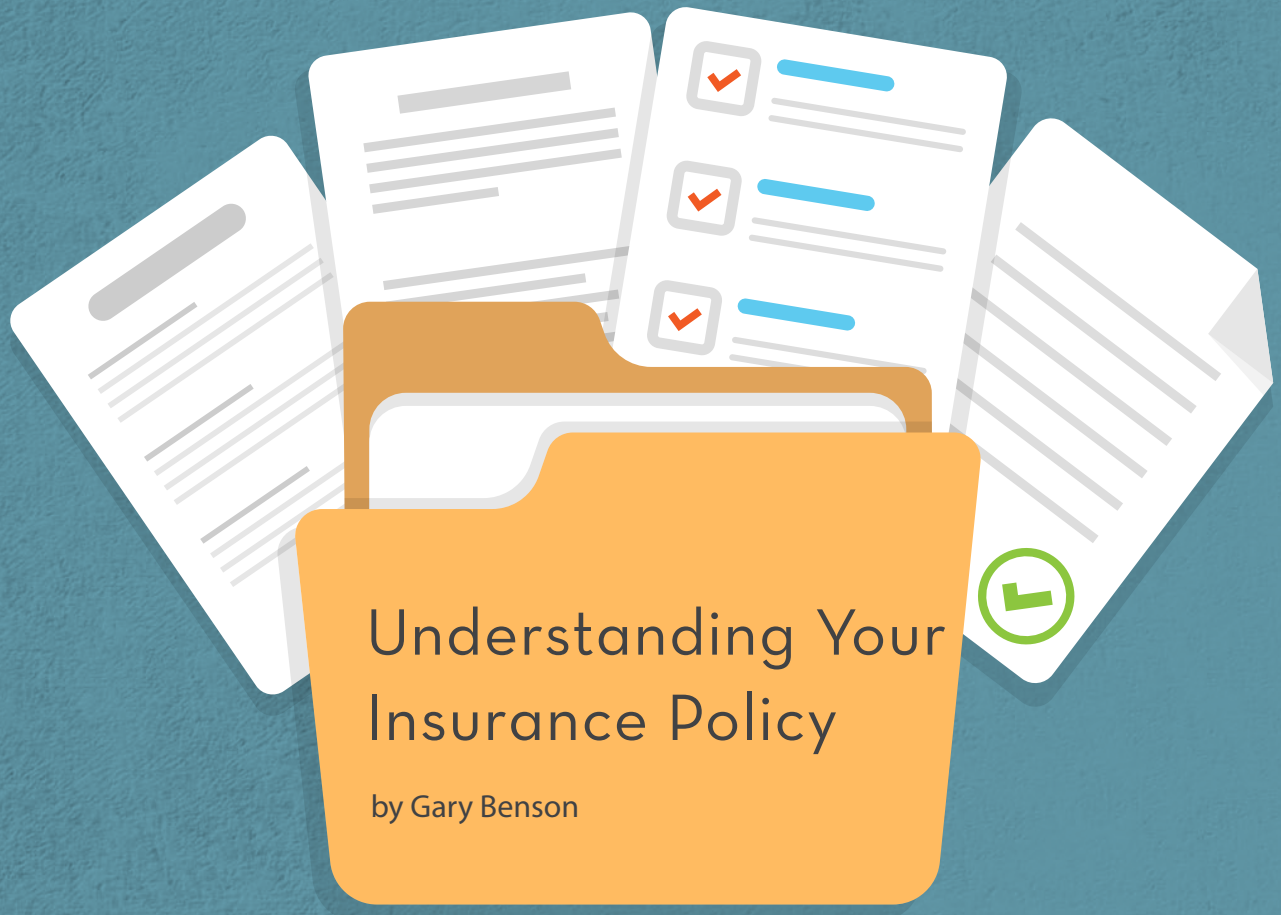
Never, ever think you won't fall again.

Run humble. It's easy to fall. Rocks and roots, temptation and pride — they are not always easy to see. Ministry mud and church politics may complicate the trail. But don't stop. Keep running, and stay accountable to your God, to your team, and to your donors and members. And when you fall, get back up. Learn from the details of your mistakes. And run again. God is for you. Truly, He is running with you. ✦

Ashley Voss



Ashley Voss CPA is the managing partner of Ratliff & Associates, a CPA firm who only services nonprofits with a focus on church, school, and ministry audits. In January 2023, Cynthia Cox of Houston, Texas, and the professional staff of Cox & Associate joined the growing team of R+A. Ashley and his wife, Ruth Ann, of 25yrs have 4 children and live in Fort Worth, Texas. In February, Ashley completed his first ultramarathon, a 54-kilometer race at Tyler State Park.



Understanding Your Insurance Policy

by Gary Benson

Insurance policies unfortunately have a reputation of being difficult to read or understand. Sometimes it may even seem a specific coverage is excluded only to have that coverage added back in later via an endorsement to the policy.

Our desire for this article is to preview a sampling of notable events or situations where coverage may not be automatically included — even excluded — and to explain how this can best be remedied. With an insurance policy, details matter.

Please note that coverages for each of the topics discussed below can and will vary by carrier, so if you are unsure how your specific policy might respond, we encourage you to check with your insurance advisor.

Mechanical Rides at Special Events

An increasing number of carriers are excluding mechanical rides under a Special Events liability exclusion endorsement. Insurance companies will argue that the intent of a church insurance policy is not to extend coverage to amusement type rides (often mechanically operated) such as Ferris wheels, spinning rides, mechanical bulls, etc. If your policy has such an exclusion, you may need to consider forgoing

these in your special programs or look into acquiring some type of Special Events coverage.

Foreign Travel

Though less common post-pandemic, many churches still participate in foreign mission trips. These may be planned via the church or through a travel agency or organization. In those cases, medical or accident coverage is often provided. BUT – what is likely not provided, and thus exposes the church to potential litigation, is the lack of liability protection. Your church insurance policy will not extend beyond the Continental United States, and it is important to know that lawsuits can and do occur in foreign countries too! For best protection, you need a separate foreign travel policy that provides this coverage (plus other valuable coverages).

Armed Volunteers

Since the Uvalde incident, churches are establishing armed “security” teams more than ever before. These teams are often comprised of church volunteers; thus, the responsibility of their actions falls squarely back on the church. Of course, this

has not escaped the attention of the insurance carriers, and it is a risk many are not wanting to assume. Accordingly, for those churches utilizing armed volunteers, we are seeing some impose a liability exclusion or refuse to consider a church for new business. Some carriers are even withdrawing the option to renew existing coverage. With an ever-tightening insurance marketplace, your church may be forced to move away from armed volunteers to hiring off-duty uniformed police officers, and/or you may need to consider a separate “shooter liability policy.”

Damage to a Rental Vehicle

If your church rents vehicles for summer trips or other events, damages to that rental vehicle may not be covered! We recommend the purchase of physical damage coverage from the rental agency. But do not rent a vehicle assuming your policy automatically provides that coverage!

Injuries Incurred in a Private Vehicle

Do you have people volunteering to take their personal vehicle on a church trip, run an errand to the supply store, or anything similar? If so, their personal liability insurance will be primary – not the church policy – but you still want coverage to protect the church in case there is a serious event resulting in a lawsuit. This coverage is defined as Hired and Non-Owned Excess Liability.

Sports-Related Injuries

Your policy may exclude coverage from “athletic injuries” (even if only practicing), or it may offer a lesser amount of coverage for this type of event. Prepare for this with proper releases specific to that event and/or purchase a separate Accident policy for best protection.

Injuries Occurring in a Mid-Week Daycare, Mother’s Day Out, or School

Your policy may also and will, exclude coverage for any of these types of mid-week programs (outside of the typical mid-week church service). You would need to secure coverage separately via an Accident Policy designed for these types of exposures. Most will have some form of minimum premium but might otherwise cost in the ballpark of about \$5 per child, per year.

Bounce Houses/Inflatables

You will not see this often; nevertheless, be aware that in some instances, an insurance company can exclude or limit coverage related to a bounce house/inflatable type device. When renting a bounce house, always request a Certificate of Insurance from the bounce house vendor (they are required by law to carry \$1,000,000 of liability coverage). Please note

that this coverage only provides protection if an injury were to occur due to setup failure — this is why you need to be aware of your own coverage.

Employee Wrongful Termination or Discrimination

Hiring and maintaining a happy, healthy work force is always a challenge, and you will inevitably have a disgruntled employee or even prospective employee to deal with. Despite your best efforts, you may find yourself on the wrong end of a lawsuit; and without the proper coverage, you will be paying for your defense costs and/or any judgment out of church funds that could be better spent on ministry. This can happen to a church with many employees or just a few. You’ll want to verify that a certain coverage called Employment Practices Liability is included in your policy to protect the church in these types of events.

Injuries to Your Employees

Did you know that Texas is the only state that does not mandate Workers Compensation Insurance? Did you also know that an employer loses ALL recourses of defense in the event an employee is injured on the job? For best protection, you’ll want a Workers Compensation policy which will take this exposure away.

Social Media/Internet Coverage

Almost without exception, insurance carriers have applied specific exclusions related to anything internet-related (ransomware, data compromise, or litigation involving your website, Facebook account, etc.). While not necessarily rampant within the church yet, a few short years ago these claims never existed. Now we have seen many such claims, and most agree this trend will continue. Some carriers will automatically include a limited level of coverage, or some will make a similar amount of coverage available for a fee (usually around \$350 annually). At a minimum, we would encourage you to include that coverage in your policy or, if you are a larger church with greater exposure, we suggest you consider a separate Cyber Liability policy.

An insurance policy is a contract between you and the insurance carrier, so be sure that you understand its details. After all, it’s not about insurance — it’s about protecting your ministry. ✦

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4 Ways Payroll & HR Software Helps Churches Serve Their Communities

Payroll and HR solutions for churches can be challenging. It's easy to get overwhelmed trying to streamline HR administrative processes while managing special taxation issues, multiple campuses, accounting processes, and accurate labor allocation. However, finding a solution that automates these tasks can make your church payroll and HR easier.

This article will discuss common payroll and HR challenges for churches. We will then look at how payroll and HR technology can automate these processes so you can focus on growing your congregation and serving your community.

Common Payroll and HR Challenges for Churches

Special Taxation

Churches have special federal and local tax calculations and filings to remain compliant. These include handling specific income items related to ministers and church staff:

- Housing allowances for ministers
- Minister self-employment taxes
- Ordained ministers pay with Social Security and Medicare tax exemptions

Religious organizations also need the ability to configure ordained minister pay, so their self-employment taxes are accurate. Therefore, finding a solution that can support and calculate these taxation items automatically is crucial.

Multi-Campus Management

Many churches that have multiple campuses struggle to centralize HR tasks. These processes include:

- Recruiting, applicant tracking, and onboarding
- Benefits administration
- Performance management

Faith-based institutions often use various systems or manual processes to manage campuses, decentralizing their HR processes.

They need a solution that unifies all campus data in one platform. Centralizing HR workflows gives churches the real-time insight they need while empowering campus admins to streamline day-to-day operations.

General Ledger Mapping

Religious organizations need the ability to connect payroll and general ledger (GL) data for accurate reporting. They analyze wages at a granular level in their budgets. For example, a church might cost a Senior Pastor's housing allowance to its own line item.

Accurate GL mapping allows faith-based institutions to concisely report employee and volunteer labor expenses to congregations and finance committees without manual data manipulation. Finding a payroll and HR solution that offers GL integrations with output file options ensures that churches can maintain accurate financial allocation.

Employee Classification and Labor Tracking

A common area of noncompliance for churches is the misclassification of weekend musicians and childcare workers. Faith-based institutions also need the ability to track employee hours and activities performed back to specific funding sources so they can allocate wages correctly.

Churches benefit from a payroll and HR solution that offers employee classification reports and labor allocation to different fund sources. Automating these processes helps mitigate risk and ensure accurate fund reporting.

How Payroll and HR Technology Helps Churches Overcome Challenges and Refocus on Your Mission

Partnering with a payroll and HR provider that understands your church's unique needs allows you to automate your processes so you can refocus on your mission. To ensure you choose a solution that solves the challenges we've discussed and more, consider an HCM provider that offers the following:

1. Church Taxation Expertise

Working with a payroll and HR provider who thoroughly understands special taxation like ordained minister pay and housing allowance is vital to maintain 501(c)(3) status. Consider a provider with a certified tax team that knows how to set up a housing allowance for inclusion in the total income for benefits calculation, so it's not a negative deduction.

Payroll and HR providers with church taxation knowledge can also help configure ordained minister pay, so self-employment taxes are paid accurately and timely. When HR and finance leaders can mitigate risks appropriately, churches have the extra funds to invest in community initiatives.

2. Centralized Database for Multiple Campuses

Churches need a single-system platform that offers centralized visibility into payroll and HR items across campuses. Administrative staff can view HR tasks and manage data efficiently. They can also leverage dashboards and reports to view essential HR data for more informed decision-making.

Furthermore, manager and employee self-service solutions empower HR to delegate responsibilities to individuals overseeing each campus. This centralization gives employees autonomy to complete tasks while HR maintains process control. When churches manage payroll and HR processes efficiently, they have more time to dedicate to community projects.

3. Church Software Integrations

Payroll and HR software solutions that offer exports and integrations with church-specific accounting systems such as Sage Intacct, Shelby Systems, and Blackbaud ensure accurate general ledger mapping and financial allocation.

HR solutions that offer accurate general ledger output files also help churches report labor expenses without manual data manipulation. Religious organizations have better control over costs and funds for local missions when payroll and finance data are connected.

4. Flexible Labor Tracking and Employee Classification

Partnering with a payroll and HR technology provider that makes it easy to maintain employee classification and labor tracking ensures compliance. Consider solutions that give you a dashboard view of employee classifications to make changes proactively and maintain compliance. Furthermore, HR systems that allow churches to configure dynamic (timesheets) and static (percent) labor allocations for hourly and salaried employees will streamline your labor tracking.

Religious organizations have unique needs when it comes to payroll and HR. These processes can seem overwhelming, but they don't have to be with a payroll and HR partner that understands churches. Faith-based institutions can refocus on their mission of supporting their local communities when they have the technology and support to automate their payroll and HR workflows.

How APS Can Help

APS makes payroll and HR easier for churches, religious institutions, and faith-based organizations nationwide with award-winning software and support. Churches often turn to APS when faced with challenges such as special taxation settings for ordained minister income, quality support, and accuracy in labor reporting in the general ledger. Please feel free to reach out to us with any of your questions. ✚

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schools&playgrounds

by Michele Breakfield

Steps to Plan and Design Your Church Playground

Planning and designing a playground for your church community might sound intimidating, but it can actually be done quite easily by following a few simple steps. Working with a commercial playground supplier is key. Commercial playground equipment suppliers have just that— playground equipment for commercial use, not residential, and they will have a team of professionals ready and willing to help you navigate the process. From ADA requirements to inclusive playgrounds, from design to installation, a reputable vendor is very important.

Here are seven simple steps that will help you plan and design a beautiful, welcoming church playground.

Step 1. Define Your Goals.

Think about what you want your playground to do, beyond providing kids with a safe space to play. Do you have a preschool or a Mother's Day Out program? Do you want it to tell a story and include themed components? Is your goal to encourage inclusive and multigenerational play?

There are many ways to make your playground unique, but it helps to know what you expect from the project. From play components to site amenities, the options to help you achieve your goals are endless.

Step 2. Know Your Limitations.

Too often, we get excited and dive right into a playground project without knowing the client's limitations. Before picking out playground equipment, make sure you know the following:

- How big is the outdoor space? Where is it located?
- How many children will be using the space at one time?
- What ages and abilities will be using your equipment?
- Is there a specific theme or color aesthetic you prefer?
- Do you plan on adding other amenities like benches, picnic tables, and shade structures?

Step 3. Determine Your Budget.

Playground equipment is an investment, so it's important to keep your budget realistic. Don't overlook the additional costs of safety surfacing, installation, and maintenance. These costs are just as critical as the equipment.

There are many ways to help you save on your playground project, so don't hesitate to ask about a supervised volunteer build, playground packages, or other promotions. There are also a number of funding resources and grants that can help make your project more affordable.

Step 4. Assess the Space.

You always need to know what space you're working with, along with its topographic features such as drainage, access, and nearby areas. This will determine how big your playground can be, as well as where the equipment needs to be placed. The better you understand your space, the better you can create a playground that fits its natural surroundings.

Step 5. Select Your Equipment.

Once you go through the above steps, you can start selecting play equipment for your playground. Today's playground equipment goes far beyond slides and swings and includes sensory equipment, expression swings, interactive equipment, obstacle courses, ropes, nets, ziplines, playhouses, and more.

Step 6. Choose Your Site Amenities.

Aside from the playground equipment, you also need some site amenities to make your space comfortable. This will attract more people and encourage families to stay longer. Playground amenities include benches, picnic tables, trash cans, drinking fountains, shade structures, and shelters. These additional features will allow for group outings, outdoor classrooms, and social events your church community might have.



Step 7. Install and Build.

Now that everything has been selected, it's time to move forward with the actual execution of the project. It is important to make sure the playground site is level, drainage has been adequately addressed, and any necessary retaining walls have been built, before installing the playground equipment and safety surfacing material. If you have selected a supervised volunteer build, you will need to make sure you have adequate volunteers, selected dates, and assigned supervision. If you have decided to have your church playground installed by a professional, you can now sit back and relax.

After your playground equipment is installed, your site furnishings are added, and your safety surfacing is in place, your congregation is ready to PLAY and enjoy your outdoor recreational space! ✦



Michele Breakfield

Michele Breakfield is the Director of Marketing for Cunningham Recreation with over 20 years of experience in the park and playground industry. Michele has a Bachelor of Science in Communications with an emphasis in Public Relations from Southeast Missouri State University. She resides in Farmington, Missouri with her husband and enjoys traveling, visiting state and national parks, horseback riding, and spending time with her family.

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The Can't-Miss Details of a Church Texting Strategy

Communicating with people today is difficult.

No, people aren't more difficult (ok, well, maybe sometimes they are...). But the real challenge is the sheer number of channels there are to use when communicating. In the digital communication space, there is a smorgasbord of channels clawing for people's attention. Social media. Email. YouTube. Apps. E.X.H.A.U.S.T.I.N.G. Moreover, the average person sees between 7,000 to 10,000 ads per day, according to Zippia.

Enter text messaging.

Texting cuts through the chaos and alleviates the difficulties of the channels mentioned above.

Text messaging open rates are upwards of 98% with a similar percentage in response rates, according to a study by PC Mag. People read text messages more than any other medium.

There's never been a better time for churches and ministries to implement texting as part of their communication strategies. But how can an organization ensure this new approach runs smoothly and effectively?

FOUR Can't-Miss Details in an Effective Texting Strategy

The details matter when it comes to texting.

Churches and ministries have this awesome tool for connecting with people. But if the tool is not used correctly, the potential participation, discipleship, and engagement will suffer. Before you get started utilizing text messaging as a major mode of communication, be sure to consider these FOUR details of a successful texting strategy: **timing, clarity, compliance, and personalization.**

Take timing into account. When it comes to texting communication, timing has a significant impact on engagement rates. As you probably know from personal experience, people receive a lot of text messages each day.

According to The Local Project, adults under the age of 45 send and receive an average of 85+ texts every day!

Sending a text at the incorrect time can cause it to get lost in the clutter or be misunderstood. On the other hand, strategically timing a message's delivery can improve the likelihood that the receiver will open and interact with it.

Texting Timing Tips

- Send during lunch breaks or at dinnertime.
- Strive for consistency in weekly sending times.
- Avoid sending during typical rush-hour times.
- Avoid Mondays, as you're probably competing with built-up communication from the weekend.
- Bonus tip — Choose a texting service provider who has a ministry-minded team to partner with you and find the right cadence of messaging for your specific community!

There are other timing tips to consider. People may unsubscribe if they receive too many messages in a short period of time, as they may perceive the communication as spammy and irritating. Yet, sending too few or infrequent messages can result in people forgetting about the opportunity or losing interest in the message.

Understanding people's habits and behaviors and tailoring the message to the right time and cadence can ensure that a message is seen and acted upon.

Clarity is key. Text messages should be clear, concise, and easy to understand. Mass group texting only allows a certain number of characters within the message. So, make the message content count. Don't waste time on non-essential language. Provide important information and clear direction for how to respond (directly in the message) or where to go (i.e., via a URL link to carefully curated content on a website).

It's also essential to use language that resonates with the specific people you have in mind. For example, when

targeting young adults, use more casual language and emojis to make the messages more relatable. Craft texts that intentionally speak the language of the recipient.

Compliance is kosher with the Lord and the law. A frequently overlooked detail in a texting strategy is the provision of a clear and easy-to-use opt-out process. Cell carriers have spoken, and they're not going to allow what happened with email SPAM messaging to happen with texting. It is not only the law to provide opt-out language in messages, but it also communicates respect for people's privacy and their decision to unsubscribe from messages if they choose.

Personalization is powerful. According to a study by McKinsey & Company, when an organization personalizes its messaging, over 75% of people are more likely to purchase, re-purchase, and recommend to someone else. What can churches and ministries learn from this? Sending consistent, personalized messages tailored to people's interests and needs will result in higher engagement rates.

This is accomplished within texting software that allows for group creation focused on gender, age, or other personalized segments. Your texting service provider can help with this, offering the ability to create unlimited groups, and message those segmented groups directly.

As an example, if a church is struggling to disciple men within their congregation, create a segmented group of only the men in the church and send a weekly message of Scripture or encouragement from the men's minister.

Other personalized group messaging could be reminders about upcoming events and services to interested community segments, or inspirational messages from certain pastors or small group leaders to applicable groups.

There are endless opportunities to apply text messaging to your ministry's communication efforts. If you haven't already, now is the time to get started. But remember the details — make sure your messages are well-timed, clear, compliant, and personalized! ✦



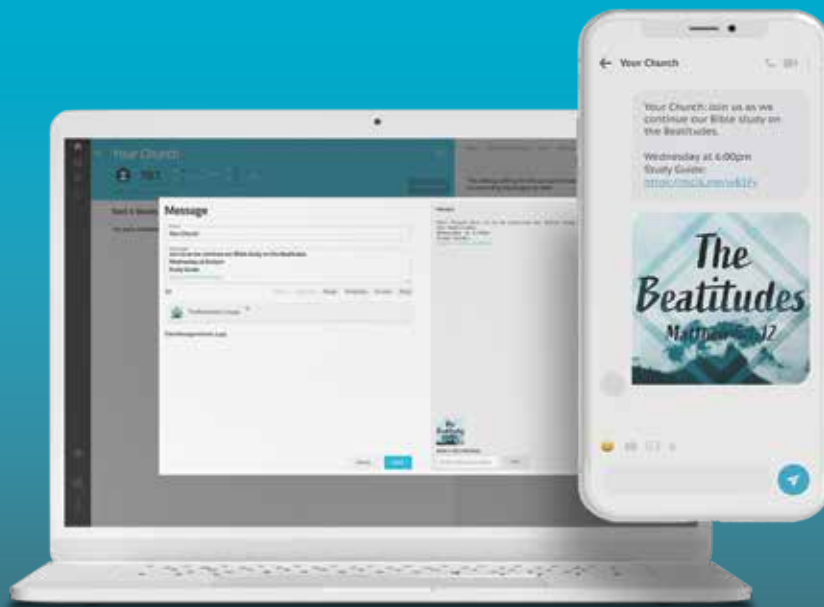
Zane Klemo

Zane Klemo is the Marketing Coordinator for Ministry by Text, a gospel-centered texting service provider. He graduated from New Mexico State University with a bachelor's degree in Journalism and Mass Communication. He has spent the past 10 years in various pastoral, communication, and production roles and is passionate about the gospel as well as marketing and fireside hangouts.



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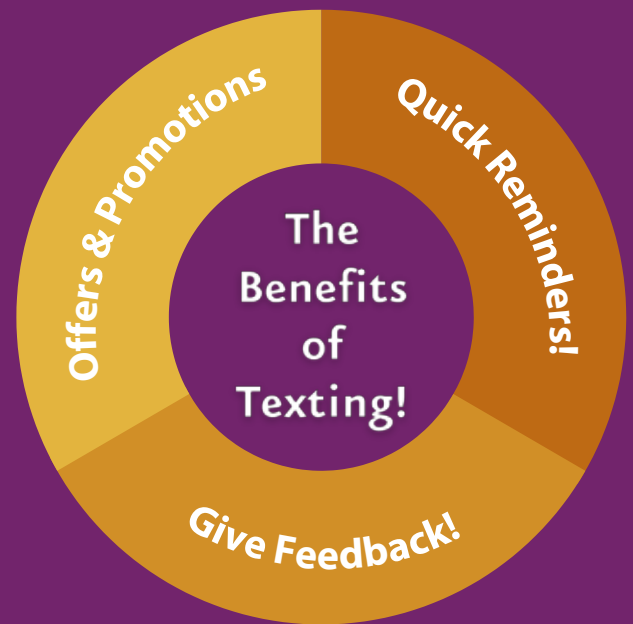
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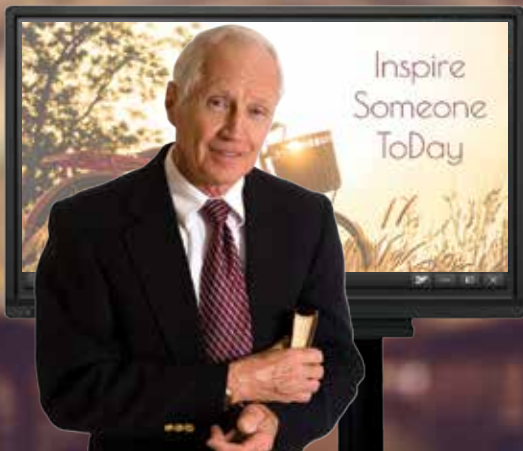


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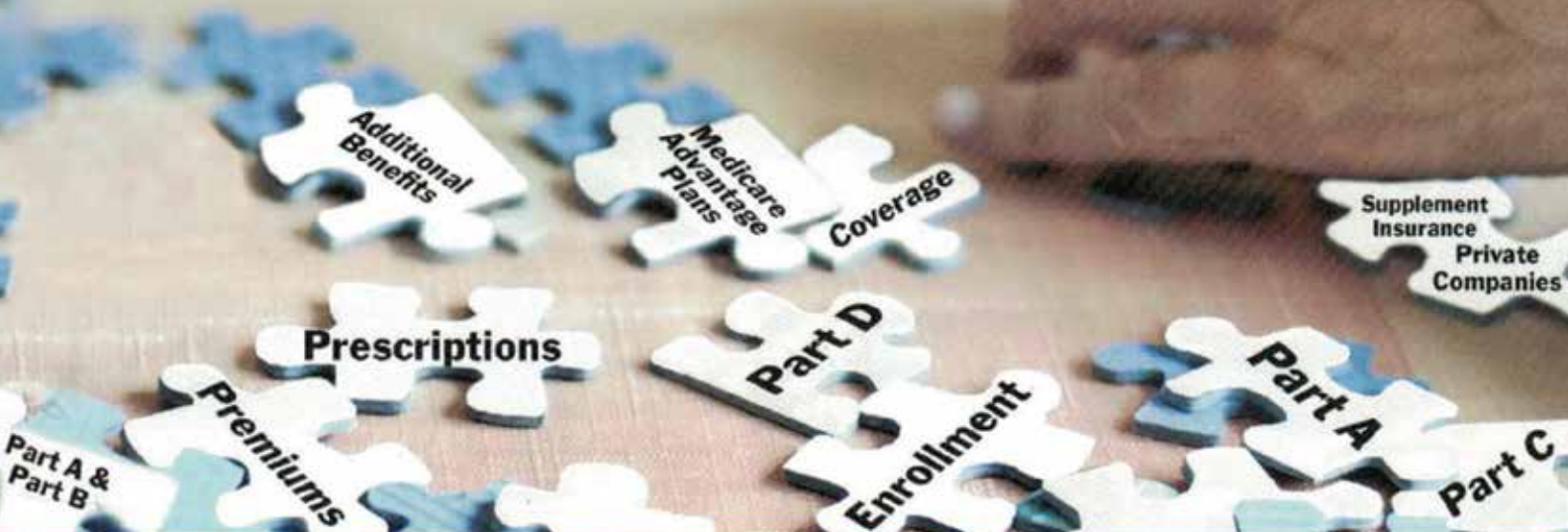
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