

Handout B

MINISTRY OF
PRESBYTERY OPERATIONS

MANUAL OF POLICIES AND PROCEDURES



Presbytery of Florida

November 14, 2024

**MINISTRY OF PRESBYTERY OPERATIONS
MANUAL OF POLICIES AND PROCEDURES**

TABLE OF CONTENTS

Introduction	1
Assist with Buying and Selling Church Property	3
Assist Administrative Commissions	5
Building and Maintaining the Presbytery Budget.....	7
Assist with Presbytery Staff Reviews	9
Presbytery Office Equipment.....	11
Presbytery Property Matters.....	13
Fund for Unbudgeted Presbytery Projects	15
Presbytery of Florida Financial Policy.....	17
Establishing Sound Financial Practices	23
Developing a Spirit of Generosity and Stewardship.....	25

NOTE:

Educational Components in Development

- Church Treasurer Training
- Presbytery Annual Steward Promotion

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

INTRODUCTORY INFORMATION

Composition

The Ministry of Presbytery Operations shall have no fewer than six (6) members including the moderator and vice-moderator. The ministry is composed of ministers and congregation members in approximately equal numbers in equal classes.

Purpose

The focus of the ministry's work will be supporting the presbytery in the development of the graces of generosity and stewardship both in our shared ministry and in individual congregations, prepare, adopt, and monitor an annual budget, assist congregations in buying, selling, or mortgaging church property. The ministry shall function in accordance with The Book of Order as outlined in the polity of G-3.0106 and G-3.0113.

Responsibilities

1. Build, monitor, and manage an annual budget and stewardship plan for the presbytery's shared work.
2. Assist congregations with the establishment of sound financial practices.
3. Document financial best practices to share and provide training for congregational treasurers.
4. Review and handle all matters of property directly and solely owned by the presbytery, and make any necessary recommendations to presbytery.
5. Assist Administrative Commissions in matters of finances and property.
6. Monitor presbytery office equipment needs including the purchase, rental, or leasing of appropriate equipment.
7. Maintain and distribute, as requested, and approved, funds from the Unbudgeted Presbytery Projects Fund.
8. Assist the Ministry Coordinating Council in the review of hired staff and compensation determination.
9. The ministry shall develop and maintain a Manual of Policies and Procedures, approved by the presbytery, for its responsibilities and methods for achieving those responsibilities. Changes to that Manual shall be reviewed and approved by the presbytery.

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

ASSISTANCE WITH BUYING OR SELLING CHURCH PROPERTY

There may be occasion when a congregation desires to sell some of its property. There may be times when a congregation has completed its mission and requests to be dissolved.

The process can be quite cumbersome. It is the privilege of the Ministry of Presbytery Operations to provide assistance through this process. Keep in mind, however, it is not legal assistance that is offered. Rather, it is a walking through the various steps alongside a congregation.

Before doing anything, check with the presbytery office to learn if your congregation was approved for the property exemption clause that took place at the time of reunion of our two denominations (1983-1991)? If not, you will need to receive permission from the presbytery to buy or sell property, even if the congregation holds the deed to the property, because all property is held in trust for the denomination.

Making the decision:

- Is it prudent?
- Why do you want to buy or sell this property?
- Where is the money coming from or what is the money being used for?
- Legal ramifications – The property you buy or sell is being done on behalf of the Presbytery, first and foremost.
- Have you consulted a real estate agent or a lawyer about any local or state policies on selling or buying property for a business?

Petitioning the Presbytery for Permission

- Buying – Seeking a Loan
 - To purchase property for a congregation or the Presbytery, this must be approved by the Presbytery. If a loan is needed to purchase said property, the Presbytery must also approve the loan. This is done because if the church closes, the loan would revert to the Presbytery.
- Selling – Property Held in Trust
 - Even if a congregation has the deed to a piece of property in their possession, the property is held in trust for the denomination. This means that if a property sells, the Presbytery would have to approve the sale and where those funds would be allowed to be used.

MINISTRY OF PRESBYTERY OPERATIONS

PRESBYTERY OF FLORIDA

ASSISTANCE TO ADMINISTRATIVE COMMISSIONS

SELLING THE PROPERTY OF A DISSOLVED CONGREGATION

Aid Administrative Commissions

- Do you know what the property is zoned for? Do you know the market value of the property? Do you know what legal paperwork must take place to sale the property?
- Although it is not impossible, this Presbytery does not ordinarily get in the business of “owner financing” and it is highly recommended to not seek this avenue in the selling of Presbytery property.
- Knowing the Real Estate Process
 - Consult a real estate agent or a lawyer when dealing with business real estate because local rules and regulations are continually changing.

Policy Regarding Use of Funds from Sales

- Definition of Net Proceeds From Property Sales
 - Net proceeds are any monies remaining from the sale of any real estate and other property held in trust for the PCUSA which has been closed after (a) all financial obligations of the congregation have been paid; (b) the presbytery has been reimbursed for any funds disbursed on behalf of the congregation during or after the dissolution process; and (c) at the discretion of the presbytery administrative commission involved, a tithe (10%) of net unrestricted assets may be distributed to Presbyterian causes and institutions that have been meaningful to the life of the congregation and/or local ecumenical and benevolent causes that have been meaningful to the life of the congregation. Any net proceeds shall be placed in the Reserve Fund.
 - In the event that property is leased with an option to purchase, net proceeds will become available when the purchase is consummated. Income from such leases will be used to offset expenses related to maintaining the property. Any remaining income from such leases shall be added to the Reserve Fund.
- Division of Income from the Reserve Fund
 - After the equivalent of one half of the current year’s budget is set aside, which can be used to zero-balance the current year’s budget before closing the books for that year, 10% of the remainder shall be set aside for special, unbudgeted presbytery projects defined by that policy, 50% shall be assigned to the Ministry on Congregational Revitalization to be used as defined by their policy for such funds, and 40% shall be assigned to the Ministry on New Congregational Development to be used as defined by their policy. Any growth in the Reserve Fund shall be distributed pro rata.
- Summary for Sale of Church Property
 - First - All financial obligations of the congregation must be paid
 - Second – Any funds borrowed from the Presbytery on behalf of the congregation must be paid (such as a loan taken out for purchasing church property)
 - Third – The Administrative Commission decides if they want to donate 10% of the remaining funds for a Presbytery organization and/or local ecumenical and benevolent causes that were important to the congregation before it closed.
 - Fourth – Any remaining funds will be placed in the Reserve Account and distributed as such:
 - 10% - Special, unbudgeted presbytery projects
 - 50% - Ministry on Congregational Revitalization
 - 40% - Ministry on New Congregational Development

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

BUILDING AND MAINTAINING THE PRESBYTERY BUDGET

By August of each year, it is the responsibility of the Ministry of Presbytery Operations to begin the process of putting together a preliminary budget. It is hopeful that by the end of the calendar year this budget will be ready for presentation as a Final Budget, however, this task can only be completed when each church has submitted its pledge for the calendar year.

- August – Request from each Ministry what they believe they will need financially for the upcoming calendar year. Each Ministry should be able to work from their current budget and build from it based on their needs.

Below is a guide to when steps should be taken but can be adjusted as needed. However, it is imperative that a Finalized Budget be presented to the Presbytery for vote by February of each calendar year.

- September – Compile the Ministry budgetary requests into a full proposed budget for the upcoming calendar year and submit to each congregation their portion of the Shared Support. This is done by the Treasurer of the Presbytery with the Stewardship Team.
- September – November – Present a Stewardship Campaign to the congregations of the presbytery by the Treasurer and the Stewardship Team.
- October Presbytery Meeting – Present to the presbytery a Proposed Budget based on the needs of the Presbytery for vote.
- November – February – Receive and request responses from congregations of the presbytery for their part of the Shared Support.
- February – Balance the Proposed Budget based on the Shared Support reported.
- February Presbytery Meeting – Present to the presbytery a Final Budget for vote.

Throughout the year, review income and expenses, making adjustments and recommendations as needed and necessary.

**MINISTRY OF PRESBYTERY OPERATIONS
PRESBYTERY OF FLORIDA**

ASSISTING PRESBYTERY STAFF REVIEWS

While the Ministry Coordinating Council is ultimately responsible for the hiring, monitoring, and reviewing members of the presbytery staff, it is essential that the Ministry of Presbytery Operations assist in performance reviews.

The purpose of this assistance is to help review financial compensation appropriate to the work performed and in line with the financial health of the presbytery.

The Moderator or Vice-Moderator of MPO will request a staff pay adjustment recommendation from MCC by August of each year.

Performance reviews will be done annually, or at the request of the Ministry Coordinating Council. The Moderator or Vice-Moderator plus two other members of MPO, at a minimum, shall be part of this process.

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

OFFICE EQUIPMENT

The Ministry of Presbytery Operations will work with the presbytery Administrator regarding equipment repairs, upgrades, and purchases.

Equipment Repairs

It will be important to determine if it would be more cost efficient to repair a piece of equipment or replace it. It needs to be determined that even though a repair might be more cost efficient, is a repair prudent given the age and stage of that piece of equipment.

If a repair is called for, the Administrator will be granted permission to find the most expedient and cost-efficient method for the repair.

If the equipment needs to be replaced, if possible, at least two options shall be presented to MPO for replacing the equipment. Once the appropriate determination is made, the Administrator shall be given permission and authority to order/purchase said equipment.

New Equipment Purchases

Periodically new equipment needs to be purchased. A request will be submitted to the Moderator of MPO, stating the need, the benefit, and two options for the purchase.

MPO will review the request and make a determination as to the need, finances available, and benefit of such purchase. It will be determined if the purchase is within the means of the presbytery budget, or if it will need to be covered by the Unbudgeted Presbytery Projects account. If approved by MPO, the purchase may be made.

Leasing Equipment

There are times when leasing equipment is more prudent than purchasing equipment. In such cases, the Administrator is authorized to research and secure at least two quotes from different companies to be reviewed by MPO.

Once a determination is made, the lease will be signed by the Moderator of MPO or the Stated Clerk of the Presbytery. Additionally, the Administrator may be authorized by MPO to sign leases on a case-by-case basis.

**MINISTRY OF PRESBYTERY OPERATIONS
PRESBYTERY OF FLORIDA**

PRESBYTERY-OWNED PROPERTY

Any property owned by the Presbytery of Florida (e.g. Dogwood Acres) will be maintained in very good condition. Volunteer help and hired help may be engaged to ensure properties are in good repair.

There are occasions when the presbytery is gifted parcels of property or stock for which we are extremely grateful.

When property is donated, the property shall be put up for sale as soon as possible unless it is property the presbytery may use in helping to achieve the goals of its ministry, giving thanks for the generosity of the donor. MPO will make a recommendation to the Ministry Coordinating Council as to how to allocate the moneys received from the sale of the donated property.

When stock is given, the Ministry of Presbytery Operations shall sell the stock as quickly as possible, giving thanks for the generosity of the donor. Proceeds from the sale of stock will go into the general operating budget unless there are designation requests from the donor.

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

UNBUDGETED PRESBYTERY PROJECTS FUND

This ministry is responsible for maintaining and distributing funds to the Presbytery for previously unbudgeted presbytery projects. This fund should have a maximum balance of \$500,000.

Ordinarily, each ministry of presbytery will have submitted a budget request for the next budgetary year to include monies needed for doing the ministry's work. But, on occasion, a new programmatic idea may arise after the annual budget has been set that a ministry would like to pursue.

A portion of the Presbytery Reserve Fund has been set aside to provide financial support when such occasions arise.

Project Application Schedule

Proposals may be submitted for review at any time during the current budgetary cycle to the presbytery office. The Ministry on Presbytery Operations shall review the application at its next scheduled meeting. Responses shall be made within 90 days of the request.

If MPO is making the request, the application will be submitted to MCC for approval.

Project Application Form

The application form is found on the Florida Presbytery website or a copy may be picked up or emailed upon request. A copy of the form can be found beginning on the next page.

Amounts Available

All requested amounts will be considered but not guaranteed. Several factors including the total amount of available funds and the projected need for those funds will determine amounts to be approved.

Criteria to be Considered in Approving Funds

- Does the proposal start something completely new, alter or expand a current activity?
- Is the vision clear and the overall rationale compelling?
- Are the goals and objectives for this proposal well-articulated?
- Is the dollar amount requested well-rationalized?
- Does the proposal demonstrate multiple sources of financial support and a plan to develop the project toward sustainability?
- Does the proposal have the approval of the presbytery ministry involved?
- Does the presbytery entity exhibit readiness and ability to accomplish its intentions? Do those involved demonstrate wholehearted ownership of the project?
- Does the development of this proposal show evidence of God's leading and guiding the proposers through discernment?
- Does the proposal contain evaluation criteria that measure the anticipated results?

UNBUDGETED PROJECT APPLICATION

PROJECT NAME: _____ Date: _____

Requesting Ministry: _____

Contact Person(s) Name, Phone Number, and Email Address: _____

- Summary of the project (one paragraph) Amount Requested: _____
- Which of the 6 Project Objectives (see below) does this Project address? How? Include all that apply.
- What is the time-line for the project?
- What are the expected outcomes? How will you measure if the project accomplished its goals?
- Describe the contributions to the project other than the grant: (money, time, talents, etc.). As part of this step please provide a proposed current income and expense budget for the project. How will this be funded in the future?
- How will this project build discipleship?
- How will this financial support enable our presbytery to grow in vitality, faithfulness, and service?

PROJECT OBJECTIVES

1. To invite the members and congregations of Florida Presbytery to dream new dreams, imagine new ways, and begin new initiatives that lead to the development, redevelopment and renewal of congregational life, ministry, and outreach. (Joel 2:28-29)
2. To encourage innovative attempts to develop and expand hands-on ministries that serve the people of our local communities in Christ-like ways. (Ephesians 4)
3. To encourage members and congregations to become more involved in the wholeness and wellbeing (Shalom) of their communities. (Jeremiah 29:7)
4. To seek to make disciples across all economic, racial, and ethnic boundaries. (Galatians 3:20)
5. To foster innovation in Florida Presbytery mission and outreach. (Acts 2:46-47)
6. To encourage congregations and Presbytery entities to rethink their ministries for the 21st century. (Romans 12:1-2, Acts 9:31)

{Please use additional paper to answer the questions above.}

PRESBYTERY OF FLORIDA

Presbytery Manual of Operations

Appendix C

FINANCIAL POLICY

I. Functions: With the Ministry of Presbytery Operations' approval, the presbytery shall employ a part-time accountant for bookkeeping services. The accountant shall provide regular financial statements to the Ministry of Presbytery Operations, to ministry chairs and to churches in such form as approved by the Ministry of Presbytery Operations.

II. Internal Controls:

A. **Receipts:** All remittances to presbytery shall be received by a staff member approved by the treasurer. That staff member shall record the source and amount of all receipts, be responsible for the safekeeping and prompt deposit in the appropriate account and transmit the deposit amount and source to the accountant. Whenever cash is received, a written acknowledgement is to be issued by the person receiving those monies and either given to the person giving such monies or sent by mail. The accountant then shall be responsible for the proper accounting for all such funds received. Undesignated gifts to the presbytery shall be utilized in a manner to be determined by the Ministry of Presbytery Operations. Bank reconciliation will be done monthly by the accountant and subsequently reviewed by the general presbyter. The treasurer shall be responsible for checking to ascertain that all funds received are properly deposited and accounted for at least monthly.

B. **Expenditures:** All expenditures shall be validated by at least two authorized signatures: one on the check and a different signature on the authorizing voucher or by ministry minutes. The authorized signature(s) on a check is(are) that of the general presbyter, presbytery administrator and a member of the Ministry of Presbytery Operations so designated by the ministry, and the treasurer. An authorized signature on a voucher may be by the appropriate presbytery ministry chair or staff person. Approval of vouchers and signatures on the checks shall be based on funds being available, the expenditure being for a valid presbytery purpose, and the expenditure being charged to the proper account in the budget approved by presbytery. In no case shall a check issued to an individual be signed by that same individual. All checks over three thousand dollars (**\$3,000**) are to have two (2) authorized signatures, one of them to be either that of the treasurer or of the general presbyter.

In addition to the above approvals, the treasurer and general presbyter will review monthly all credit card payments and all payments to third parties which specifically benefit a single staff member (i.e. travel, in-service education, etc.). Any item which in the treasurer's judgment cannot be justified as a legitimate presbytery expense shall be referred to the appropriate ministry for review by the treasurer. If it is not deemed to be a legitimate expense, it shall be reimbursed to the presbytery by the purchaser, unless subsequently approved by the Ministry of Presbytery Operations.

The accountant shall regularly provide to each ministry moderator a report of all individual expenditures charged to the budgetary accounts of that team. Checks shall be written for signature

by the accountant as needed, with payroll checks being written twice monthly, just prior to the 15th and the last day of each month. Checks may be issued at other times in emergencies or to preserve discounts and avoid penalties, only with specific approval of the treasurer or general presbyter.

- C. **Credit Cards:** The treasurer, with approval of the Ministry of Presbytery Operations, may obtain and issue to appropriate staff credit cards, which are to be used only for legitimate presbytery business. All credit card purchases shall be documented by a cash register receipt, showing the exact item purchased, as well as by the credit card sales slip, and shall be further documented to show the presbytery activity for which the item is purchased and the account number to which it is to be charged.
- D. **Bank Statements:** The monthly bank statements are reconciled and reviewed by the Treasurer.
- E. **Cash Transfers:** All cash transfers of funds must have the approval of the treasurer and one other designated signature.

III. Other Safeguards:

- A. **Audit:** The Ministry of Presbytery Operations shall be responsible for a financial review of all presbytery funds as provided in The Book of Order.
- B. **Bond:** The funds of the presbytery shall be protected by a blanket bond in the amount of \$25,000 per occurrence.

IV. Fund Accounting: All monies received by presbytery shall be deposited into and accounted for either in the Operating Fund, or in a designated Fund established by the presbytery ministry, in coordination with the Ministry of Presbytery Operations to be used for specific purposes. These designated funds, except per capita assessments which shall be received and accounted for, shall be continued from year to year. Up to \$500 may be expended from a designated fund between meetings of presbytery upon approval of the Ministries who are responsible for the activity or program for which such a fund was established. Expenditures of designated funds in excess of \$500 but under \$2,000 shall be approved by the treasurer, and anything over \$2,000 shall be approved by the Ministry Coordinating Council . All expenditures of designated funds shall be reported to the presbytery at the next stated meeting of presbytery.

V. Presbytery Operating Budget Funds: Purpose: to underwrite the annual budgeted program of the Presbytery of Florida. Funds are disbursed on authority of the treasurer for line items in the annual Budget.

VI. Designated Funds: The following are existing designated funds as of February 22, 2016. All funds are subject to limitations and restrictions found in “IV. – Fund Accounting” above. All requests for the solicitation of designated funds shall be submitted to, and endorsed by, a particular ministry and then forwarded to the Ministry of Presbytery Operations for their review and referral to the Ministry Coordinating Council for final action/authorization.

- A. **Candidate’s Aid Fund** - Purpose: to assist persons in preparation for ministry to become ministers or other full-time Christian service. Income is from designated gifts and offerings. Funds

are disbursed by action of the Ministry of Leadership Development and reported to the next stated meeting of presbytery.

- B. **Emergency Relief Fund** – Purpose: to aid in meeting human needs which result from natural disasters, such as hurricanes, tornadoes, floods, and earthquakes. Funds are disbursed by action of the Ministry Coordinating Council and general presbyter and reported to the next stated meeting of the presbytery.
- C. **Two Cents-A-Meal** – Purpose: to finance presbytery approved program and grants for the prevention, cure or relief of hunger. Funds are disbursed by action of the Ministry Coordinating Council and reported to the next stated meeting of presbytery.
- D. **Minister Emergency Assistance Fund** - Purpose: to provide emergency financial assistance to minister members of presbytery for medical/counseling expenses or emergency living expenses. Funds are disbursed by action of the Ministry of Congregational Health.
- E. **New Church Development Fund** - Purpose: to finance the development of new congregations (land purchase, program assistance, building aid). Funds are disbursed by action of presbytery on recommendation of the Ministry of New Congregation Formation and the Ministry Coordinating Council and reported to the next stated meeting of presbytery.
- F. **Redevelopment Fund** – Purpose: to assist in revitalization of congregations. Funds are disbursed by action of the Ministry on Congregational Revitalization and reported to the next stated meeting of presbytery.
- G. **Peacemaking Fund** - Purpose: to finance peacemaking programs of the presbytery, having presbytery approval. Funds are disbursed by action of the Ministry Coordinating Council and reported to the next stated meeting of presbytery.
- H. **Self-Development of People Fund** - Purpose: to provide grants for self-development projects approved by the presbytery’s Self Development of People Sub-Ministry, under Ministry Coordinating Council, according to the guidelines of the Presbyterian Church (U.S.A.) Self-Development of People Ministry. Funds are disbursed by action of the SDOP Ministry and reported to the next stated meeting of the presbytery.
- I. **Small Church Pastor Grant Fund** - Purpose: to assist ministers of small churches of 150 or fewer members in our presbytery, in accordance with guidelines adopted by the presbytery. Funds are disbursed by action of the Ministry on Congregational Health and reported to the next stated meeting of presbytery.
- J. **Disciplefest Fund** – Purpose: to subsidize the costs associated with this annual training event. Funds are disbursed by action of the Ministry of Leadership Development and reported at the next stated meeting of presbytery.
- K. **Dogwood Acres Designated Funds:**

1. **Dogwood Acres Development Fund** - Purpose: to finance the improvement and development at Dogwood Acres. Funds are disbursed by action of the Ministry of Dogwood Acres and reported to the next stated meeting of presbytery.
2. **Dogwood Acres Timber Management Fund** - Purpose: to defray costs of managing the Dogwood Acres forest area with net proceeds to be transferred to the Dogwood Acres Development Fund. Funds are disbursed by action of the Ministry of Dogwood Acres and reported to the next stated meeting of presbytery.
3. **Dogwood Acres Endowment Fund** - Purpose: to undergird the maintenance, repair, and improvement of Dogwood Acres Camp and Conference Center. Funds are disbursed by action of the Ministry of Dogwood Acres and reported to the next stated meeting of presbytery.
4. **Brian Monroe Endowment Fund** – Purpose: to provide a fund the income from which shall be a supplement for the administration of the camp program, not capital improvements. Income from the endowment may be disbursed by action of the Ministry of Dogwood Acres and reported to the next stated meeting of presbytery.
5. **Dogwood Acres Circle of Friends Fund: Purpose:** to generate funds to cover the cost of producing and distributing information about Dogwood Acres, special events for Friends of Dogwoods Acres, and to build the Dogwood Acres Endowment and Campership Funds.
Source: Gifts of congregations, individuals and organizations designated for the Circle of Friends program. Money from this fund is distributed by action of the Ministry of Dogwood Acres for the purposes identified above and reported to the next stated meeting of presbytery.
6. **Julia Woodward Scholarship Fund** –The funds are disbursed upon request of the camp director or the Ministry of Dogwood Acres and reported to the Ministry of Presbytery Operations at the end of each summer camp season.
7. **Joe Vaughn Memorial Camp Scholarship Fund** – Purpose: To provide scholarships for underprivileged children within the Presbytery of Florida with emphasis on children and youth from Bay County, FL, to attend summer camp at Dogwood Acres. The funds are disbursed upon the approval and awarding of the scholarship and request by the Ministry of Dogwood Acres.
8. **Fund for the Least of These** – Purpose: to fund special needs retreats at Dogwood Acres. Funds are disbursed by action of the Ministry of Dogwood Acres and reported at the next stated meeting of presbytery.

VII. Payroll: Employees of the presbytery shall be paid bi-monthly, ordinarily on the 15th of the month for the period first through fifteenth and on the 30th of the month for the period sixteenth through the 31st, or the last working day prior to these dates.

VIII. Investment of Funds: In accordance with provisions of the Manual of Operations, the treasurer is authorized, with the concurrence of the Ministry of Presbytery Operations, to deposit the various funds of the presbytery in appropriate financial institutions, and to open and close accounts as

needed. In the investment of funds, safety and liquidity as well as maximum return shall be considered.

- IX. Capital Funds Policy:** This policy is intended to give the Presbytery of Florida guidelines for the frequency and management of capital campaigns and is intended to give Ministries of the presbytery rules for proposing campaigns.

A capital campaign is any solicitation of funds for purposes not included in the operating budget of the presbytery.

The presbytery is united in its mission and ministry; its work is coordinated by the Ministry Coordinating Council and carried out by presbytery ministries and task forces and congregations. This policy stresses the unity of our mission and ministry. The presbytery will ordinarily conduct a capital campaign every five to ten years in order to raise significant money for its capital needs.

The primary needs are generally (but not limited to): land and/or staff for new worshipping communities and congregational support, the outdoor ministry of Dogwood Acres, and endowments to support the various missions and ministry of the presbytery. Organizations, institutions and entities outside the presbytery may or may not be included in the presbytery capital campaign by request, and at the discretion of the presbytery. [Some examples of such organizations are Montreat, higher education, Thornwell Home and School, etc.]

The presbytery may combine several different needs into one campaign, and will not ordinarily conduct two simultaneous capital campaigns or a second campaign within two years of the conclusion of the first. Presbytery may approve a second campaign, or concurrent campaign, by two-thirds vote.

The Ministry Coordinating Council shall create a special campaign ministry for each capital campaign and will ordinarily hire outside fundraising counsel or staff with significant and proven capital campaign experience. The majority of the cost of the campaign will be borne by the campaign, with the Ministry Coordinating Council providing start-up funds from the presbytery's budget.

Following the current policies of the presbytery, presbytery ministries may publish "wish lists" of capital items needed for their mission and ministry upon approval by the Ministry of Presbytery Operations.

Presbytery Ministries may not conduct their own capital and/or fund request campaigns without approval of the presbytery upon recommendation of the Ministry Coordinating Council. Congregations who require assistance with operating support shall make their request through the Ministry of Congregational Health.

*Amended February 22, 2016
Updated February 20, 2019
Appended June 8, 2020*

MINISTRY OF PRESBYTERY OPERATIONS PRESBYTERY OF FLORIDA

ESTABLISHING SOUND FINANCIAL PRACTICES

Each church should prepare a budget for the calendar year before the beginning of the new year. This budget should be a comprehensive financial document that incorporates the plan of operation for the next year of the church.

First – Some Don'ts

Some organizations do a “rolling” budget that projects into the near future, which means that the budget could be amended after each month. This is not recommended as the amount of time and talent to administer normally exceeds the available church resources.

Some organizations also may balance their budget utilizing reserves, which may change their budget each month. This may cause some misunderstanding within the church family.

Adding 10% to last year's budget is not a plan! At the same time, a stewardship program should be ongoing to collect financial pledges for the next year. Once all the information is collected, the financial committee responsible for the budget will be tasked with matching the revenue with the expenditures, and, hopefully, they will be equal. But what if they are not?

Another solution for some is to borrow money. This is never a good idea and can cause long-term issues for the future of the church. In addition, the loan will normally have a requirement for a church member, or church members, to personally guarantee it. The issue here is that if the church cannot repay the loan and interest, the church member or members who guaranteed it will have to personally repay the loan. This could mean consequences not only for the church but also for those who guaranteed the loan. However, if long term borrowing is available, this may be the only choice if you truly must have a deficit budget. Also, any loan must be approved by the Presbytery because if a church should close while still paying on the debt, if not backed by a church member would revert to the Presbytery for repayment.

Second – Some Do's

Each ministry or committee of the church should provide their plan for the year and submit that plan along with the estimated dollars necessary to accomplish that plan to the finance committee. How does the asking amount compare to the anticipated offerings?

You must look at your balance sheet. Do you have excess cash that would be available for any extra expenses? Do you have other assets that could be converted into cash, such as property that is not being utilized? Do you have designated money that could be utilized for some of the requested expenditures requested?

If any of the above situations exist, you could continue with the budget approval for the next year, but only to the extent of the additional assets you have.

Third – Some Yes, Buts...

But what if your only choice is a deficit budget? This will require a dedicated concentration on behalf of the Pastor, Treasurer, finance committee, and the Session. You must realize that if there are no excess contributions during the year or you are unable to borrow the funds needed, some expenses will not be able to be paid. The Pastor, Treasurer, finance committee, and Session must prioritize expenses – which ones will be paid, and which ones can wait.

Obviously, the payroll must be paid and, very importantly, the payroll taxes. If the payroll taxes are not paid on time, or at all, this will become a personal liability of whomever signs the checks. Next would be the items that keep the church open and operating. What about benevolence? This is an important part of church ministry and must not be the last items to be paid.

But what if the pledges are greater than the requested expenses? This creates an opportunity for the church to build reserves for the future. Reserves are extremely important to the future of the church, as you may have years as discussed above. A good policy is to “budget” contributions to reserves within your annual budget. Any reserves should be invested safely. Some possibilities include a savings account, money market account, certificates of deposit, or government bonds. You can even make extra contributions to the Presbytery. These accounts should have maximum control and should be reviewed monthly.

Conclusion

Sound financial management takes regular and dedicated focus by all that are involved. It should never be the job of just one person. Make sure all are involved and take as much time explaining the financials and financial situation as needed. If you have questions or issues, please remember you can always reach out to the Presbytery Bookkeeper/Treasurer for advice and/or assistance.

**MINISTRY OF PRESBYTERY OPERATIONS
PRESBYTERY OF FLORIDA**

DEVELOPING A SPIRIT OF GENEROSITY AND STEWARDSHIP

The annual Presbytery Stewardship campaign typically begins between August and November. The Presbytery Administrator, currently Melissa Willis, notifies each church of the current per capita amount and the requested shared support amount based on their last reported membership number.

The Stewardship Team reaches out to each Pastor/Session either by mail or phone asking for their prayerful consideration of the pledge amount requested. Campaigns have varied from somewhat elaborate with videos and in person presentations to relying on the packet sent out and an offer to meet with the Session and/or Pastor if they wish. The Presbytery Treasurer keeps a spread sheet of what individual churches pledge as well as the amount that was requested and amounts actually paid toward the pledge.

If no pledge is received from a church then a member of the Stewardship Team will reach out to the Pastor or Clerk of the Session to follow up. An up-to-date list of staff at each church with contact information is compiled and maintained by the Presbytery Administrator.