



Community of Christ

July 23, 2024

To: Michigan Mission Center Members

I am grateful for the support provided to me over the past nine years while serving in the role of mission center president (MCP). Serving our faith community in a professional role has provided countless blessings to my family and I for the past twelve years. Through prayer and discernment, it has become clear to me that it is time for a new person or team to fill the role of mission center president. I have informed Apostle Mackay that another person(s) will need to be recommended to serve as MCP to the fall conference this year. I will end my employment with the church when a transition has been completed or by June 30, 2025 at the latest.

While my personal circumstances have allowed me to serve in the MCP role on a part-time basis since the middle of 2020, it is likely the next person or team in the role will require a full-time position. I believe the mission center financial officer and mission center invitation support minister roles should continue to be maintained as full-time positions to best pursue the mission of the church. The budget proposed in this packet for 2025 includes projected expenses to increase from 2.5 to 3.0 full-time positions including salary and benefits.

The income required to balance the projected 2025 expenses are proposed to come from increases in congregation commitments and investment earnings for mission support. I am asking that congregations consider increasing annual commitments to the mission center operating budget by 10% or more for 2025. This will help to offset increases due to inflation in recent years. Additionally, I am asking that the mission center body contribute \$1,000,000 to the operating investment fund by the end of 2025. This would raise that fund's balance to approximately \$2.1 million and generate \$84,000 annually using the recommended 4% spending rate.

Knowing that individuals and congregations generously contributed to meet worldwide Bridge of Hope goals over the past five years, I am confident that the spirit of generosity will continue to be present within the Michigan Mission Center. There are many congregations with savings at levels well beyond their annual expenses and the capacity exists among us for hopeful giving to continue meeting the needs of the church.

This may seem like a large ask in a challenging time, but sharing for the common good is the spirit of Zion (D&C 165:2f). This faith community has been given abundant gifts, resources, and opportunities to become a prophetic community devoted to the passion and peace of God revealed in Jesus Christ (D&C 163:11a). I pray the peace of Christ will be with you as discernment and decision-making proceeds for 2025 financial commitments. God gives generously and we can too!

May you experience joy, love, hope, and peace in the days and weeks to come,

Daniel Nowiski
Mission Center President



Community of Christ

July 17, 2024

To: Congregation Financial Officers

The generous response of congregations, members, and friends make it possible to maintain operations of the Michigan Mission Center and offer ministry in a variety of settings. Each year congregations are asked to determine financial commitments to mission center ministries for the year to come. To assist in this process, mission center staff have prepared the following items attached in this report:

- **Mission Center Financial Statement** – Income v. Expenses for 2024 as of June 30
- **Mission Center Financial Statement** – Balance Sheet for 2024 as of June 30
- **Summary of Funds** – Descriptions of each fund on the balance sheet report
- **2024 Preliminary Budget Proposal** – Expected income and expense line items
- **2024 Budget Narrative** – Descriptions of each line item in the budget proposal

Please share this information with the members of your congregation. An online presentation of this material and opportunity to ask questions will take place via Zoom on Thursday, August 8 at 6:30pm. Information about joining the session will be included in the mission center announcements.

You will see that the preliminary budget proposal for 2025 has increased. The increase is mainly because of the need to increase staffing to three full-time positions. Meeting that expense will require an increase in income. To meet that level of income we are proposing increasing investment earnings by growing the principal of the investment fund and increasing congregational support. We are asking that all congregations increase their support amount by 10% or more to meet staffing costs and other expenses. These increases would be greatly appreciated. Congregations without the capacity to increase are asked to maintain their level of support. Maintaining or increasing financial commitment amounts to specific ministries such as campgrounds and youth camps, in addition to support of the operating budget is also appreciated.

Congregations are also asked to consider giving funds to the mission center operating investment fund. As we look towards the future, we believe growing the investment fund is a top priority. By doing so, the investment earnings that we draw upon to support the mission center operating budget will increase. More information about this strategy will be forthcoming.

The 2025 financial commitments approved during a congregational conference should be reported using the form at the end of this packet. **Response forms are requested by September 15, 2024.**

Please do not hesitate to contact me at jessica@cofchristmi.org or (810) 252-8310 with any questions or input you have regarding the budget proposal or mission center finances.

Blessings,

Jessica Montague

Jessica Montague

Mission Center Financial Officer

**Community of Christ - Michigan Mission Center
Budget Income Statement as of June 30, 2024**

	2024	2024	% of
<u>INCOME</u>	<u>Budget</u>	<u>Y-T-D Actual</u>	<u>Budget</u>
Congregational Support	\$ 94,000.00	\$ 39,485.36	42.01%
Envelope Contributions	34,500.00	14,146.50	41.00%
Investment Earnings for Mission Support	54,000.00	27,000.00	50.00%
Transfers from Designated Ministry Funds	5,500.00	-	0.00%
Congregation/Campground Services Income	6,000.00	988.85	16.48%
Interest Income	5,000.00	-	0.00%
Other Income	2,000.00	820.17	41.01%
TOTAL INCOME	<u>\$ 201,000.00</u>	<u>\$ 82,440.88</u>	<u>41.02%</u>
<u>EXPENSES</u>			
Equipment Replacement/Maintenance	250.00	39.27	15.71%
Insurance	3,500.00	36.80	1.05%
Licenses & Fees (copyright, etc.)	700.00	516.20	73.74%
Miscellaneous/Pastoral Care	250.00	-	0.00%
Office Supplies	250.00	604.61	241.84%
Salaries & Benefits	183,350.00	91,220.97	49.75%
Payroll Processing Fees	2,700.00	1,214.37	44.98%
Communications	3,500.00	1,932.34	55.21%
Volunteer Travel Support	500.00	-	0.00%
Disciple & Leadership Development	2,500.00	(564.98)	-22.60%
Congregation Mission Expansion Grants	3,000.00	350.00	11.67%
Earth Stewardship Team	250.00	-	0.00%
Diversity & Inclusion Team	250.00	-	0.00%
TOTAL EXPENSES	<u>\$ 201,000.00</u>	<u>\$ 95,349.58</u>	<u>47.44%</u>
NET INCOME (LOSS)		<u>\$ (12,908.70)</u>	

**Community of Christ - Michigan Mission Center
Balance Sheet as of June 30, 2024**

ASSETS:

Cash & Investments:

Checking Account, Huntington Bank	\$ 51,687.51
Checking Account, Fifth Third	5,868.39
WC Affiliate Investment Pool A	1,363,333.81
WC Affiliate Investment Pool B	395,141.10
<i>Total Cash & Investments</i>	<u>\$ 1,816,030.81</u>

Receivables & Other Assets:

Accounts Receivable	\$ 4,128.50
Accounts Receivable - Congregation Payroll S	11,419.07
Accounts Receivable - Campground Payroll S	17,897.67
Notes Receivable - CMC	156,107.18
Notes Receivable - Beaverton	16,187.03
Notes Receivable - Harrison	4,782.55
<i>Total Receivables</i>	<u>\$ 210,522.00</u>

TOTAL ASSETS **\$ 2,026,552.81**

LIABILITIES:

Accounts Payable - Mission Center	\$ (244.87)
Accounts Payable - World Church	\$ 1,000.00
Accounts Payable - MetLife	\$ 890.27
Prepaid Cards	\$ (200.00)

TOTAL LIABILITIES **\$ 1,445.40**

NET ASSETS:

	<u>Balance Jan. 1</u>	<u>Income</u>	<u>Expense</u>	<u>Current Balance</u>
<u>Ministry Program Funds:</u>				
Operating Reserve Fund	\$ 106,516.27	\$ 82,440.88	\$ 95,349.58	\$ 93,607.57
Youth Camp Ministries Fund	28,290.02	27,762.63	32,980.43	23,072.22
Reunion Program Fund	11,818.88	27,146.09	3,974.42	34,990.55
SPECTacular Fund	13,677.09	3,410.02	1,223.60	15,863.51
Youth Ministries Fund	24,959.00	3,460.29	674.21	27,745.08
Mission Center Conferences Fund	8,280.71	-	1,500.00	6,780.71
Detroit Properties Fund	115,411.13	-	1,692.00	113,719.13
Campus Ministries Center Fund	30,016.90	1,876.29	18,300.78	13,592.41
<u>Conference Designated Funds:</u>				
New Expressions Program Fund	75,582.05	3,220.29	2,813.00	75,989.34
Camping & Gathering Ministries Fund	173,728.50	1,090.00	3,798.89	171,019.61
Disciple Development Fund	47,109.53	-	3,200.94	43,908.59
<u>Investment Funds:</u>				
Operating Investment Fund	1,145,728.07	69,427.50	27,000.00	1,188,155.57
Youth Camp Investment Fund	205,990.86	17,922.02	8,239.63	215,673.25
<u>Other Funds:</u>				
Beyond the Horizon Fund	983.13	65.00	58.26	989.87
Campground General Fund	1,405.80	11,020.65	12,426.45	(0.00)
TOTAL NET ASSETS	\$ 1,989,497.94	\$ 248,841.66	\$ 200,747.48	\$ 2,025,107.41
TOTAL LIABILITIES & NET ASSETS				<u>\$ 2,026,552.81</u>

Michigan Mission Center – Abbreviated Summary of Funds - July 16, 2024

Operating Reserve Fund - Holds retained earnings and absorbs any deficits for the annual mission center operating budget. Current strategy is to keep this fund at 50-100% of the total operating budget.

Youth Camp Ministries Fund - Tracks Income and expenses for mission center sponsored youth camps. Fund balance is held to cover annual shortfalls and save for new camping equipment purchases.

Reunion Program Fund - Tracks income and expenses for mission center sponsored reunions (family camps). Fund balance is held to cover camp shortfalls and special expenses.

Spectacular Fund - Tracks income and expenses for the Michigan Delegation to Spectacular (SPEC), a senior high event held at Graceland University. Fund balance covers shortfalls and new equipment.

Youth Ministries Fund – Available to support youth ministries such as International Youth Forum, Spectacular, and other youth related expenses. Additional funding has been added from previous youth ministries and congregation building sale net proceeds.

Mission Center Conferences Fund – Tracks the income and expenses related to the mission center conferences held each year. Fund balance covers shortfall and special conference experiences.

Detroit Properties Fund – Tracks the income and expenses for maintenance and operation of the church property in Northwest Detroit. Fund balance is available to cover annual shortfalls and make needed repairs. Contributions from previous mission centers and congregation building net proceeds are included.

Campus Ministries Center Fund – Tracks the income and expenses for maintenance and operation of the Campus Ministries Center in East Lansing. Fund balance covers shortfalls and additional expenses.

New Expressions Program Fund – Funds are available to support church plant program requests/projects or may be used to offset the annual operating budget as needed to support Church Plant programs. Initially established with funds from previous mission centers. Contributions from congregation net proceeds and closing assets have since been added along with contributions to specific new expressions. Portions of the fund balance are designated for specific grants and new expressions.

Camping & Gathering Ministries Fund – Tracks income and expenses for mission center retreats and other gatherings. Available to support retreats/gatherings sponsored by congregations and campgrounds that pursue the mission of the church or for research, development, and marketing programming with a special interest in young family and young adult ministries. Balance is primarily from the portion of Camp Manitou and Woodlands property net proceeds designated for this purpose.

Disciple Development Fund - Available to assist individuals in the Michigan Mission Center with registration fees, travel expenses, and other expenses for learning experiences such as conferences, classes, seminary, and other trainings. Funding came from congregation net proceeds.

Operating Investment Fund – Balance consists of funds from previous mission centers and congregation proceeds. It also tracks cumulative earnings (losses) from the Affiliate Investment Pool Accounts not designated for other purposes. Currently treated as an endowment fund with 4% or less of balance made available as investment income for the operating budget.

Youth Camp Investment Fund – Previous camp scholarship funds and congregation net proceeds held with the intent that earnings will be available as annual income for youth camp ministries.

Beyond the Horizon Fund – In 2022, Beyond the Horizon transitioned from a new expression to an emerging congregation. The fund tracks the income and expenses for operation of the congregation.

Campground General Fund – Pass through account to receive and disperse contributions not designated for a specific campground property. Contributions are currently divided evenly between three properties.

**Community of Christ - Michigan Mission Center
2025 Preliminary Proposed Budget**

<u>INCOME</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
	<u>Actual</u>	<u>Budget</u>	<u>Proposal</u>
Congregational Support	\$ 88,752.34	\$ 94,000.00	\$ 100,000.00
Envelope Contributions	23,522.51	34,500.00	34,500.00
Investment Earnings for Mission Support	45,000.00	54,000.00	84,000.00
Transfers from Designated Ministry Funds	2,000.00	5,500.00	-
Congregation/Campground Services Income	2,525.00	6,000.00	4,000.00
Interest Income	11,686.42	5,000.00	10,000.00
Other Income	<u>15,081.46</u>	<u>2,000.00</u>	<u>2,000.00</u>
TOTAL INCOME	<u>\$ 188,567.73</u>	<u>\$ 201,000.00</u>	<u>\$ 234,500.00</u>
<u>EXPENSES</u>			
Equipment Replacement	136.13	250.00	1,000.00
Insurance	3,156.60	3,500.00	4,200.00
Licenses & Fees (copyright, etc.)	598.51	700.00	700.00
Miscellaneous/Pastoral Care	400.65	250.00	250.00
Office Supplies	312.53	250.00	500.00
Salaries & Benefits	175,238.73	183,350.00	220,150.00
Payroll Processing Fees	2,324.44	2,700.00	2,700.00
Communications	4,153.68	3,500.00	4,000.00
Volunteer Travel Support	-	500.00	500.00
Disciple & Leadership Development	246.46	2,500.00	-
Congregation Mission Expansion Grants	2,000.00	3,000.00	-
Earth Stewardship Team	-	250.00	250.00
Diversity & Inclusion Team	<u>-</u>	<u>250.00</u>	<u>250.00</u>
TOTAL EXPENSES	<u>\$ 188,567.73</u>	<u>\$ 201,000.00</u>	<u>\$ 234,500.00</u>
NET INCOME (LOSS)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

2025 Proposed Budget Narrative

INCOME

Congregational Support: Commitments that are pledged by each congregation and included in their budget to support the operating budget of the mission center. It is requested that congregations increase their support for 2025 by 10% or more to help support the increased staffing level and expenses.

Envelope Contributions: Contributions from individuals who mark their offering envelopes or checks with a personal gift to the mission center or give through e-Tithing.

Investment Earnings for Mission Support: The amount is typically calculated at 4% or less of the Operating Investment Fund balance. The amount budgeted for 2025 is based on 4% if the Operating Investment Fund grows by \$1,000,000 to reach \$2,100,00.

Transfers from Designated Ministry Funds: Income transferred from other designated funds such as the Disciple Development Fund, New Expressions Fund, Youth Funds, Camping & Gathering Fund or Operating Reserve Fund. No transfers are proposed as income in 2025.

Congregation/Campground Services Income: Income received from congregations or campgrounds for mission center staff administrative services such as payroll, CFO responsibilities, financial reviews, etc.

Interest Income: Allocated interest we receive from the Affiliate Investment Pool B account.

Other Income: Miscellaneous funds received that are not included in any of the previous categories.

EXPENSES

Equipment: This includes the copier maintenance agreement and any new equipment needed. The amount has increased so a new laptop for the Mission Center President can be purchased.

Insurance: For office space & contents, worker's compensation, financial and professional coverage of mission center officers and all priesthood members in the mission center.

Licenses & Fees: Copyright license fees for music and bank fees.

Miscellaneous/Pastoral Care: Miscellaneous expenses not covered by other categories.

Office Supplies: Materials used in generating information and conducting mission center business.

Salaries and Benefits for Staff: This includes costs for wages, payroll taxes, medical insurance, dental insurance, vision insurance, retirement fund contributions, and travel expenses, for mission center staff. The budgeted amount is expected to support about 3 full-time employees (full-time mission center president, full-time mission center financial officer, and full-time mission center invitation support minister).

Payroll Processing Fees: Fees for processing employee payroll through PayCom.

Communications: This includes expenses for internet, telephone, website, postage, Church Updates, Zoom, Flocknote and other means used in communicating the business of the mission center.

Volunteer Travel Support: Mileage reimbursement for mission center volunteers.

Disciple and Leadership Formation: Funding for classes, training, materials, event costs, etc. No expenses are proposed in this line item since these costs can be covered directly from the Disciple Development Fund.

Congregation Mission Expansion Grants: Funding assistance for congregations seeking to expand their ministries in alignment with the mission initiatives. No expenses are proposed in this line items since these costs can be covered directly from funds such as Youth Ministries, New Expressions, or Disciple Development.

Earth Stewardship Team – Funding to support the team created by mission center conference action. Previous efforts have included learning events, grant & project support, information dissemination, and representation on regional and statewide ecumenical and interfaith initiatives related to the environment.

Diversity & Inclusion Team – Funding to support a team proposed for creation by mission center conference action. Preliminary work by the steering committee to form this team has included supporting special worship experiences, learning sessions, information dissemination, support to congregations and ministries, and capturing personal stories.



Community of Christ

2025 Congregation Support Commitment Pledge Form

Congregation Name _____

Congregation Conference (Business Meeting) Date: _____

2025 Total Commitment

Mission Center Operating Budget \$ _____

Mission Center Operating Investment Fund \$ _____

Youth Camp Ministries Fund \$ _____

Spectacular Fund \$ _____

Blue Water Campground \$ _____

Park of the Pines Campground \$ _____

Sanford Campground \$ _____

Campgrounds – General Support \$ _____

Campus Ministry Center \$ _____

World Mission Tithes \$ _____

The above amounts will be paid on a monthly basis unless we choose to pay a larger amount in advance. *(Please attach a copy of your Congregation’s Business Meeting Minutes to this Form)*

Signature

Signature

Printed Name & Title

Printed Name & Title

This form should be signed by the Pastor and/or the CFO. Please keep a copy for your records.

Please reply by September 15, 2024.

Mail to: Jessica Montague, PO Box 7433, Flint, MI 48507 -or- email to: jessica@cofchristmi.org