



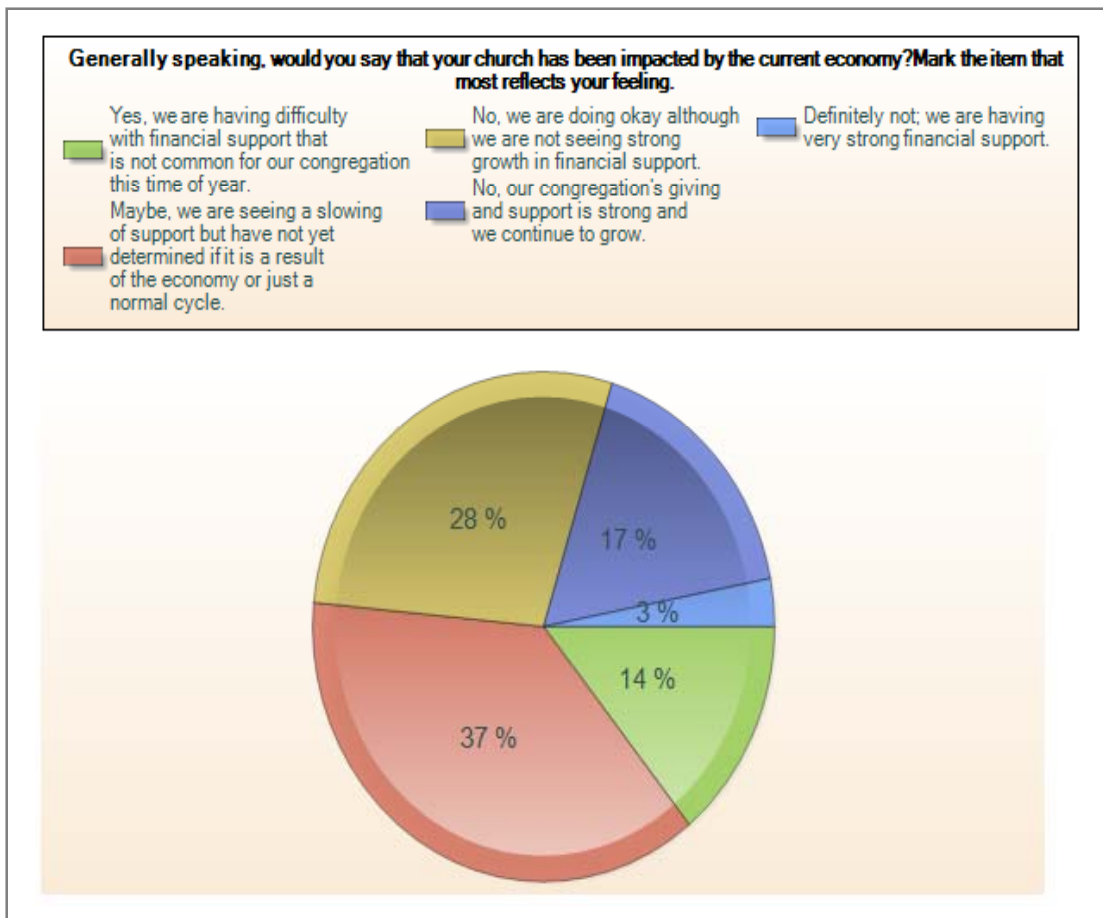
NACBA Economic Survey of Congregations

August 2008

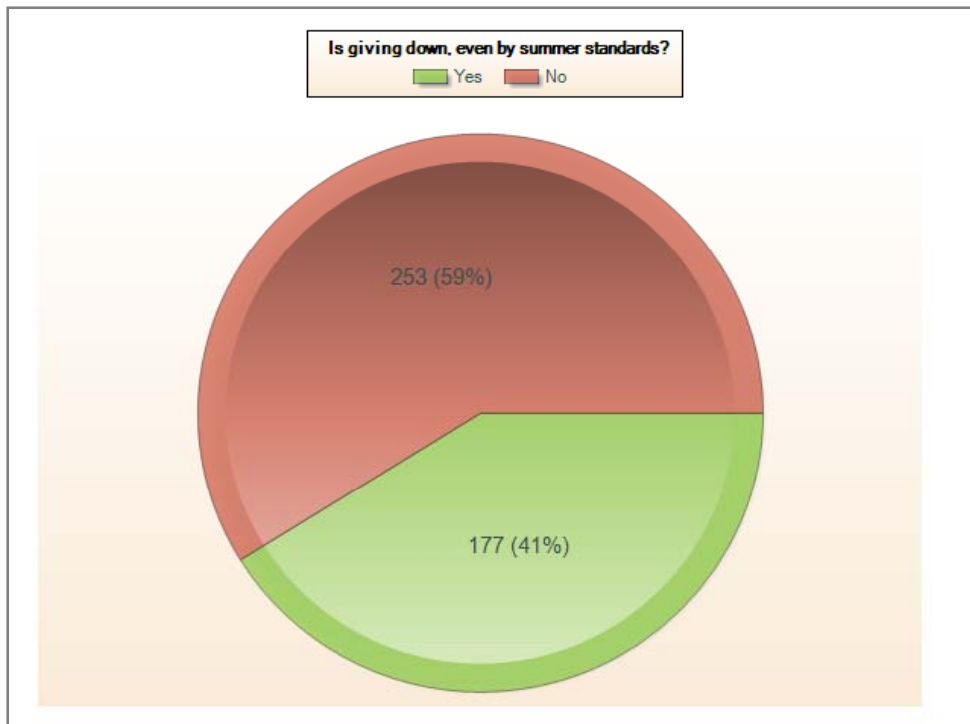
NACBA Economic Survey of Congregations



Generally speaking, would you say that your church has been impacted by the current economy?

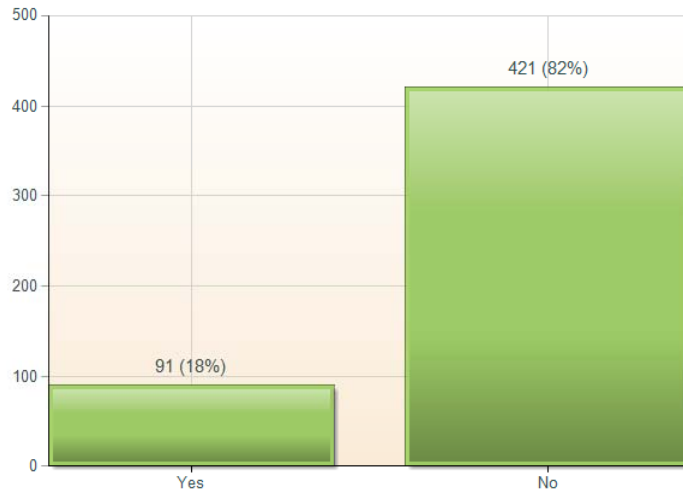


Is giving down, even by summer standards?

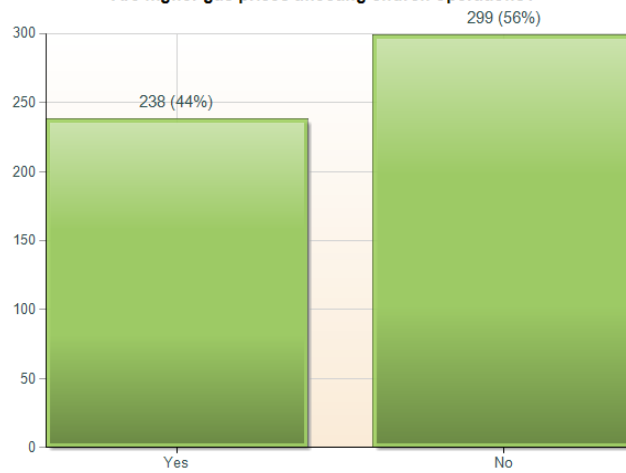




Are higher gas prices affecting church attendance?



Are higher gas prices affecting church operations?





Have mission activities been curtailed or changed because of gas prices and/or general economic practices

YES		55	10%
NO		481	90%
		531	

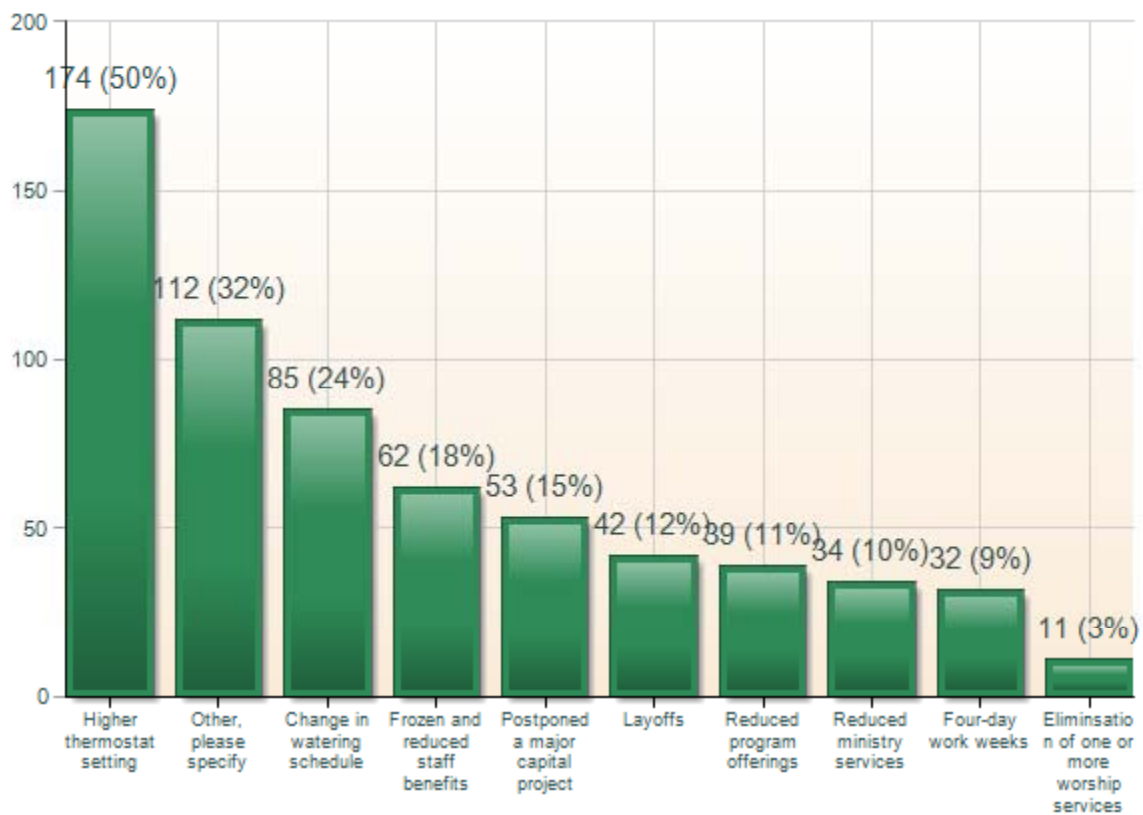
See explanation of Yes below

3. Have mission activities been curtailed or changed because of gas prices and/or general economic practices

1	Reduced missionary support; eliminated or reduced selected local ministries.
2	Members opted out of mission's trip due to price of airline tickets.
3	Not yet
4	Somewhat. The stronger factor here is the safety in Mexico. Mexico is our missions area on concentration and with the unrest there, our participation has gone down and we have had to cancel a couple of trips.
5	Fewer long-distant mission trips but more close to home.
6	We are considering using some missions fund reserves though for general operations.
7	We have had to reduce our spending in most every area including staffing. Though the cause in reduced income is attributable to several things, only a portion is likely related to the economic downturn.
8	Dropped a couple of supported missionaries
9	not yet
10	Not this year put probably next year
11	Our parish has supported a number of charitable organizations, providing volunteers. We have reduced the number to those within a shorter driving distance or reduced the days per month.
12	General giving is up (tithes). Missions giving is down. Of course, we are also in a building campaign, and that typically affects missions giving.
13	Some Mission expenses have been delayed until 2009
14	Two mission trips to Florida (youth and young adult) were cancelled, in part, due to escalating costs. Our shuttle bus is currently without a functioning A/C limiting its use.
15	Only in that they have 10% of giving, and we are under projected giving.
16	We did a fund raiser to raise money for a missions car trip the Senior high took. We got a good response
17	Missionaries were not given an increase in our budget this year; with the weakening of the dollar, that is hurting them.
18	Mission trip changed to closer mission instead of out of state.
19	At the Presbytery level, execs are consolidating trips and not visiting churches as frequently on Sundays for face-time without specific purpose.
20	BUS TRANSPORTATION AND STAFF TRAVEL INCLUDING TRAVEL BETWEEN SITES
21	We've had to cut back budgets on any areas that aren't essential to ongoing operations.
22	Some youth summer mission activities were curtailed because of the cost of gas.
23	Fewer people going on mission trips.
24	Not that we can tell yet. But there is a lot of talk about that coming to fruition.
25	We have not gone on the normal mission trips that the church normally go on.
26	Not necessarily gas prices. The stress on the tithe and offering has caused us to look hard at expense line items, utilities, grounds keeping, services etc. to see where we can save money. Including developing a layoff plan if it

	needs to be enacted. We are also currently evaluating a 4 day work week.
27	No expansion; just holding status quo.
28	Not yet.
29	Requests for and member participation in local outreach have increased.
30	Not that I am currently aware of.
31	Required to raise more funds to cover mission trips.
32	We have few mission trips.
33	Distance and number of trips. Car pooling
34	this is the last thing that we will allow to be affected!
35	Funds for all operations are down.
36	Cut out Van pick ups and Tours by groups.
37	Emergency Assistance Budget has been cut by church leadership
38	Canceled trip to Mexico
39	No, but we have become stricter on charging individual ministries for gasoline costs for use of church vehicles.
40	Several trips have been cancelled due to members not having money to participate. This is very unusual for us.
41	We have had to be more conscious of transportation costs
42	We definitely consider carpooling - We also try to incorporate meetings and events at times when folks are at the church, etc.
43	One overseas trip was cancelled due ot airline price increases.
44	A planned mission trip to the Gulf Coast region was cancelled due to gas prices.
45	overages in operating expenses have to be offset by reductions in our mission/ministry budget
46	However, planning for trips in the coming year may be affected slightly.
47	Cut number of activities and members going
48	We will certainly reassess which trips are strategically important for the field and make a determination to mitigate the added cost.
49	We are exploring more US-based or local mission trips; less international travel due to travel costs & world security concerns.
50	Not serious yet but may as we go forward
51	Chartering fewer buses, raising trip costs, etc.
52	Food distribution has been cut back
53	We look for mission opportunities closer to home instead of driving across country.
54	We have had to be very frugal and thoughtful in existing projects and in our planning for future trips and events.

Has the church instituted any cost-saving measures? (Mark all that apply)



7. What steps have you taken to prepare for the future if the economy continues to decline?

1	none
2	none, have met about it though
3	The church needs to be careful about reacting to the "economic" times too much.
4	Undecided at this point
5	Reduced budget for next year
6	Manage expenses below income for the year.
7	Using timers to control electrical and heat and ac for the buildings. Also reminding members to switch off all lights before leaving the church after events.
8	Reduced a full-time position to part-time; developed a budget anticipating lower contributions.
9	Our budget planning for the coming year will include options related to mission gifts to partner organizations, employee insurance, our weekly television broadcast, and the like
10	We will reduce program offerings and possibly staff.
11	none to date. Pastor retiring at end of mo. Interim arrives and then we will see what is decided.
12	pre-approval for requests higher than 500
13	Looking for ways to cut costs without cutting services(for example, we adjusted out copier leases, are sending more emails and fewer mailings, changed Internet service providers, purchased a replacement HVAC unit on sale, etc.)
14	We may sell some real estate in order to avoid staff layoffs.
15	None at this time!
16	we have prepared an action plan to reduce expenses(staff, building use)and are focused on keeping operating reserves healthy in case they are required.
17	We have decided to hold the line on our 2009 budget. No increase. We will be working on a plan B in case it is needed.
18	None, yet.
19	Praying hard, believing that the source of our resources is always God who works through our people. Ready to take further cost cutting steps as needed.
20	None.
21	We are beginning to restructure and will be cutting staff positions at worst, at best we will be moving full time staff to part time hours, i.e they will be losing benefits also.
22	Currently leasing 3 buildings; will let 1 go and integrate bible study classes into classes in the other 2 buildings.
23	less trips--help for those struggling
24	We are planning to reduce our budget to 2008 project giving amounts instead of projecting growth, which is normal.
25	Constant watch of numbers & some possible options for implementation, if needed.
26	delayed hiring new staff, cut back on conferences

27	We are trying to become a Stewardship parish
28	Review of expenses, additional funds to savings accounts. Look for efficiencies in work schedules.
29	We are waiting to see if income has its usual December bounce.
30	We are looking at an "online" service. Selling some property
31	We are considering 4 day work week and also "going green" in our utilities - primarily electricity usage
32	Developing stronger financial reserves to cover possible deeper downturns in the economy.
33	Closer attention to weekly cash flow and more stringent controls on spending authority
34	We are already using volunteers for what used to be staff positions. We are also looking closer at advertising and insurance costs. We have also replaced several old A/C units with lower cost to operate units.
35	We have cautioned team personnel to be good stewards even if an item is listed in their respective budgets.
36	We are working to cover all needs when people are on campus.
37	Keeping staff levels down and making Dave Ramsey's Financial Peace University available to our congregation.
38	Possible budget reduction up to 15%.
39	The personnel committee and the boards are meeting and discussing what steps need to be taken. No decisions have been made yet, but there are many discussions taking place.
40	closer monitoring of expenditures even if within approved budget
41	Reducing 2009 budget by 13.5% over 2008. Reduction in pastoral staff by attrition.
42	We have instructed each department to cut spending and to look at next year's budget with the economy in mind.
43	Serious review of what we are doing and ensuring it is part of our mission/vision.
44	we pray a lot actually, we've looked at our budget with an eye for reductions if necessary
45	Still waiting to see full effect before making decisions to change anything
46	We are doing a debt elimination campaign that will free up \$450,000 a year from our budget.
47	The Kennedy Space Center and the Shuttle program affect us even more.
48	Only planning small increase in church budget for 2009. Monitoring spending very closely and eliminating all unnecessary spending.
49	We will hold back on increases in the number of staff.
50	We are emphasizing relationships and pastoral care.
51	Exploring options for staffing--from full-time to part-time, contract, and/or seminary interns. Instituting tighter controls on daily operations, etc.
52	We will rebudget at the end of the summer and reduce programming and staffing if necessary
53	Will be part of setting next year's budget.
54	Probably be reducing ministry budgets by a percentage and taking reserves from missions.
55	Looking to upgrade heating and cooling systems to offset skyrocketing heating oil bill (>\$1500 per week)

56	Considering lay offs; program cut backs
57	have sufficient liquid investments at this time to cover a period of decline.
58	Hiring freeze, looking at capital purchases and evaluating timing, working to reduce travel
59	We have a contingency staffing plan.
60	We have forecasted the areas of reduced spending if needed, not impacting personnel or missions.
61	Stepping up teaching generous giving as many in the congregation do not have that vision yet.
62	Considering cutting a capital improvements set-aside to allow for more operating dollars.
63	We are looking at the opportunities that come because of the economy.
64	Ministry program cuts
65	Lower staff numbers
66	none
67	Continually looking at income/expense numbers with identified areas of expense cuts if necessary
68	Share Christ crucified.
69	Continuing monitoring of Grace's finances for the remainder of year.
70	Haven't decided yet.
71	Nothing yet we are watching the market closely.
72	Currently looking at ways to reshape all ministries
73	Reduced budget expectations for receipts
74	Just started discussions yesterday with several banks to open a line of credit for emergency shortfalls of income. Looking at restructuring several income streams not dependant on our congregational giving, but dependant on the financial markets. Looking at a freeze on non-essential spending for 30 - 60 days. We are also going to really promote ACH donations, which we've made available for several years now but not at the level of participation it could be.
75	Prayer and faith.
76	Freeze on hiring! Freeze on facility expansion!
77	We are setting a conservative budget for 2009.
78	We are working on our 2009 budget at this time and we are anticipating that giving will be level in 2009. That mean's no increase in expenses in 2009. Not there yet, but all are sharpening their pencils.
79	Teaching Dave Ramsey's Financial Peace University Class.
80	We continue to look at areas where we could be better stewards. Are there any areas where spending could be reduced if needed.
81	We are going to monitor any changes in financial commitments for 2009 that would affect our budget.
82	We've actually experienced slight growth in collections and attendance. However, we have contingency plans in place should income decline or be affected by negative economics.

83	we have an open full time position that may become a part time position.
84	The Oklahoma economy seem to be generally unaffected
85	Continue to do ministry but be vigilant in cutting back on unnecessary spending.
86	Nothing specific. The church continues to grow and giving remains strong, which is the sign of a very healthy church whose members are committed to ministry even during tough economic times.
87	We have a foundation that might be drawn from. But it is not an easy task to accomplish, so other things will have to be instuted first.
88	Watching dept budgets closer
89	none
90	Assessing reserves and making a contingency plan.
91	We aren't spending more than we take in.
92	Possible staff reductions Possible program reductions
93	Closely monitoring the giving, as usual, just in case we may have to curtail some capital projects that could wait.
94	Nothing yet
95	We are always looking at contingency plans like staff reductions. Salaries have been frozen.
96	Waiting to see if September picks up as is our regular trend
97	We are reluctant to do any large capital improvements during this time.
98	Budget for 2009 will be effected. Some ministry trips will be changed or deleted.
99	We divided our annual budget into quarters so we're prepared to adjust if necessary.
100	We've taken a long look at our benevolence fund, we want to be prepared when NYS starts to lay off workers. We're tightening our energy costs.
101	We are just starting that discussion at our August Session meeting (August 18.)
102	We have funds in a short term CD
103	Pay off debt.
104	Hiring freeze
105	The fiscal year beings Sep 1. For the ensuing year, we have a "plan B' with a lower income/expense amounts. We will need to make changes to conform to "Plan B".
106	Preventative maintenance on HVAC equipment; looking at re-implementing geographical small groups for Sunday and Wednesday evenings
107	We have practiced strategic planning and budgeting since the congregation's inception 35 years ago. Good money management is important regardless of the economic environment.
108	Build cash reserve, be conservative in terms of spending
109	Review of all full-time and part-time staff positions for possible reduction in paid staff. Enlist more volunteers. Review of employee benefits offered for possible change.
110	trust in the Lord and stop jumping on the left-wing media's bandwagon effort to bring down this great country by

	promoting lies like "global warming" and "recession"
111	50%+ of our budget pays for staff so some reduction in staff or staff compensation would be high on the list of proposed cuts.
112	Monthly review of internally prepared financial statements and adjust spending as may be deemed appropriate.
113	Revised internal financial processes for closer review and responsibility of staff for expenditures. Reduced staff from 13 FTE to 11 FTE. Converted some ministries to volunteers. Terminated several contract services (ie., landscape maintenance, building security patrol); amended investment policies to more conservative investments; invested in training of a greater number of lay leaders in stewardship techniques and programs.
114	Cost conscience purchasing
115	Normal steps we would take. That is, if income declines and we know it's not temporary, we look for ways to reduce expenses.
116	Nothing yet. We're waiting to see if things pick up in September and October like they usually do.
117	none
118	We have tried to make sure that our bank accounts will be covered by FDIC insurance should a bank failure happen by splitting accounts up so that there is no more than \$100,000 in each bank.
119	We are benchmarking with other churches. We use classrooms in building where air cannot be controlled. Turn air off where we can.
120	We may be naive, but we have made no specific plans other than to think though what budet items would be most easily eliminated and what the impact would be of that elimination.
121	We are in the discussion stage.
122	Set aside monies in an interest bearing fund
123	Prioritized next series of cuts, if needed
124	We have an escrow account with over a month's budget needs funded.
125	Honestly, we are pared back as far as we can.
126	We are trying to minimize extra meetings and combine activities so that less trips are required by staff and congregation.
127	Curtail evening use of the facility to organizations other than church affiliated.
128	Staff custbacks for the last 12 months, we are doing more with less. Starting new Alpha this fall, returning to our seeker origins
129	We will be starting 2009 budgeting process this month and will be very cautious when making any additions that are elective.
130	Looking at some additional energy saving ideas for our utilities. Working toward utility energy savings with a management system.
131	Plans include further cutbacks in "optional" printing, potentially shifting to a four-day work week, and re-examining staffing needs.
132	We are working on a new budget and justification of expenditures.
133	Preparing to spend less/ curtail some operations.

134	We continue to seek opportunities to fully exploit all resources and are investigating opportunities to recycle
135	Have a reduced budget for 2009
136	none
137	We have already begun looking at 2009 and devising a plan to carefully review budget figures on a regular basis and implement cutbacks if/as necessary.
138	No plan in place at this time. We will be good stewards however.
139	We have protected our staff, but that would be the next area that we would have to look at.
140	Messages on stewardship in the weekly bulletin.
141	None so far
142	None at the present time as the economy in our area is not down that much as compared with the rest of the country. We still have the strongest housing market, although it is beginning to decline.
143	Spending monitored more closely
144	budget reductions
145	No increase in next year's budget.
146	Special task force to investigate larger cuts in the budget.
147	Considering consolidating meeting times.
148	grow
149	Such decisions are being made during approval of the 2009 budget.
150	None at this point in time.
151	none
152	None
153	Change of service times; reduced programs; reduced trips; personnel adjustments
154	Prayer
155	Improving our media ministry in hopes to use this vehicle to broadcast worship service, Bible study and other interactive possibilities.
156	None at this time.
157	We have taken a want and see position at this point; no formal discussions.
158	Plan to reduce expenses
159	we are having ministries only spend 80% of their slated budget
160	Reexamined emergency fund level & refreshed energy calculation; consolidated classrooms to same heating zone so we can reduce winter heating zones. Beefed up our community outreach this summer; de-feminized the interior and use other elements that will make the worship service male friendly. Continue and placing emphasis on our "IRON MAN" ministry activities. Will hold personal finance workshops this fall and keep a close relationship to those who are under-employed.
161	Not hiring positions that we had planned to hire this year. Planning to eliminate some "dead weight" programs as well by year's end.

162	Hasn't really hit us hard yet.
163	We will do less watering and keep thermostats set higher
164	larger cash reserves
165	No concrete steps yet. We have new leadership and membership for the Finance Committee. The Administrative Council will have new leadership and membership in January 2009. We are preparing to reconstitute the Vision Team.
166	We have a strong cash reserve.
167	None at this time.
168	None as yet until finance committee returns from summer hiatus.
169	budget cuts across the board and suspended capital expenditures
170	We are Re-examining all programs and considering several options. We have also re-financed our mortgage. We are looking at out-sourcing certain staff functions such as IT.
171	Flat budgets for 2009, with the exception of Personnel, where we hope to budget a 3% COLA and allow for a few new positions.
172	Optional expenses are being deferred or eliminated (such as building fix ups or improvements).
173	Monitor spending closely.
174	Capital campaign in the spring, no budgte increase for 2009
175	Just beginning planning
176	Contemplating reduced office hours.
177	Looking at what spending we would cut if giving declines.
178	Preparing 2 ministry operating budgets and preparing for extremes that would impact staffing levels
179	Our budget process will begin in 30 days and we will probably have a couple of budget scenarios this time around.
180	none
181	We are prepared to reduce ministry activities.
182	just beginning to consider
183	We have prepared a short-list of staff that may be impacted
184	Scubbing all budget areas for possible savings.
185	Looking at staff reductions
186	No new programs...continue to do basics well
187	Shopping around and renegotiating contracts with vendors. Re-evaluating staff insurance program for the coming year. Waiting on capital improvements such as new furnishings, computerized check in system. Instigated a hiring freeze.
188	budgeting reductions in undetermined areas. All areas are open for reduction
189	Two staff members who left have not been replaced.

190	Our fiscal year begins Sept. 1. We will be monitoring expenses more closely than normal to make sure they balance with income.
191	no action yet; we already adj'd energy and water use as standard fare. considering 4 day work wk
192	In January we made a 17% cut in budget. Reduced spending in some areas like hospitality, training (unfortunately, staff benefits, graphic communications... We are impounding money for some larger expenses, so that it will be there when needed.
193	Challenge staff to eliminate any unnecessary activities. Consider what programs could be cut.
194	Monitor trends and take cost cutting steps as needed.
195	Overall concern to reduce expenses
196	Although we have not yet seen any marked decline, we are careful in setting our various budgets (general and Missions) to recognize the economic pressures that people are feeling. We are not including some initiatives that are further afield of our most important focus that we might have considered in easier economic times.
197	We have investments we can pull from
198	When positions came open this spring and summer, we completely evaluated the program scope for each position. We have been able to reassign portions of these jobs to current employees or replaced two positions with only one.
199	preparing contingency budget to react if giving declines
200	Nothing
201	We're forming a committee :)
202	None Yet
203	We're looking at a multi-site location near where many members live.
204	We instituted a "soft-freeze" on spending 3 months ago, which has been sufficient to keep us from spending more than is coming in. Lay offs were also pre-emptive and involved positions that were not necessary to current levels of ministry.
205	None yet
206	As people quit in some positions, we did not replace them. We're striving to pay off debt quickly.
207	None.
208	Cost control measures
209	Close monitoring of giving, monitoring of shipping expenses and travel costs, looking at ways to minimize travel costs for employees to and from work.
210	General freeze on hiring.
211	CoL ANNUAL SALARY ADJ CUTBACK FROM 5%, STAFF REDUCTIONS(5-7%), MORE P/T, FEWER TRIPS, CUTBACKS IN STAFF PROFESSIONAL DEV, INCREASE PRESSURE ON DEVELOPMENT, PROGRAM PRICE INCREASES, CHANGES IN BENEFITS TO IMPROVE EXPENSE RATIOS, MORE INTENSE EXPENSE JUSTIFICATION AND CONTROL
212	We've cut back on all non-essential budgets.

213	Revisit the various ministries and see if all of them are still viable and needed. Eliminate some if they need be.
214	Keeping expenses in line with income, not budget allotments
215	cash reserves are in place. we will continue to monitor.
216	We have some cash reserves and could reduce program expenses if needed. We could reduce staff in an area or two without greatly curtailing programs.
217	Still working on strategic plan.
218	We are continuing to monitor the situation and will adjust as needed.
219	Developed a strong emergency fund. We have plan A B & C for the operating budget. We will act upon accordingly.
220	Very conservative budget planning.
221	None
222	Contingency reserve established of approximately 2 months of operating expenses
223	Spending adjustments are always an option, but our preference is to fully inform our congregation and trust the Lord to provide.
224	none
225	We will continue to watch the trend and make decisions based on what happens.
226	teaching financial stewardship
227	Will possibly restrict discretionary budget spending to a less than 100% of allowable. Looking at very modest budget increase for 2009.
228	stay focused on mission, conserve resources and reserves
229	Reduction in the 2009 budget by 12%, curbing of mission trips to one instead of two
230	Creation of bolstered reserves
231	Building the permanent endowment as quickly as possible
232	We keep 4-6 wks of operating reserve on hand and we review our financial status monthly.
233	Nothing yet. We need to begin the discussion!
234	Zero to little budget increase for upcoming year. Postponing major projects.
235	Layoffs, shorter workweek, reduced staff benefits, higher thermostat setting
236	Closely monitor current finances. Make adjustments in spending if necessary.
237	careful budgeting; ramping up our development efforts
238	None.
239	scenario planning
240	We are watching our finances closely, planning more carefully, coordinating efforts more often, increasing reserve funds.

241	This congregation is located in the southeast and has just begun to feel any impact. The board will be meeting in September to review.
242	Our pastor is bi-vocational and we do not pay him a salary. Our major expenditures have been to upgrade the church property over the past 2 years. We have seen slow growth. If we have a downturn it will not be real critical because of not having to pay a pastor salary and benefits. I think we are in a unique situation.
243	none
244	just beginning conversation
245	Employees could work from home using GoToMyPC.
246	beginning to study income and expense reports compared to previous year, no specific plan in place at the present time
247	Restructuring debt. Not filling vacant positions.
248	None at this time
249	Not to that point
250	Not address as of this time
251	Preemptive layoffs and reduction in services
252	Implementing more cost reduction items
253	We are prepared to pare back on some of our programs and are watchfully waiting on capital campaigns for expansion
254	Looking at different approach to stewardship-specifically changing format of pledge solicitation
255	Nothing, as we continue to see growth, slow growth, but growth just the same.
256	Getting tighter with out budget, talking more openly with the congregation about the financial situation and offering more FPU and Crown Financial classes to help people get on the right path to obedience.
257	None yet.
258	We do have reserves and feel we could weather a financial storm. But we work very hard each quarter to live within the giving so that we are not in the red.
259	Reduce expenses.
260	Our fiscal year began in July. We are carefully monitoring our giving and operational expenses.
261	cutting back on out side of the church ministries, Misssion trips, assisting the poor with food and utility bills.
262	We are swinging back to volunteer run programs vs staff run programs. We have a more tech savy staff who can complete their job more efficiently
263	reviewing budget with an eye towards making cuts
264	Developing a strategy for layoffs.
265	Caution in preparing 2009 budgets
266	We are discussing possible changes but have not implemented anything as yet.
267	Less spending
268	At this time we are all praying and trusting that God's plan is bigger than what we can see today. We strongly

	believe that our ministries are impacting many people's lives for Christ and that He will bless His ministry.
269	four day work week, increase tenant lease rates, RIF
270	Started a "rainy day fund" by escrowing funds weekly into a money market account.
271	Forming a coalition to purchase fuel oil. Discussed a four day work week.
272	Cautious about any increasing to next years budget.
273	Nothing at this time.
274	As we prepare the 2009 budget, we have projected a very conservative giving increase of 6% and all expense budgets are frozen at the 2008 levels
275	Reductions in staff
276	More classes meetings etc on weekends when people are here. Can go to a meeting and then attend a class.
277	Have a list of action steps depending on how severe it gets.
278	None at this time.
279	we are assessing discretionary expenses....curtailing those
280	Completing a five year business plan to help us understand how current trends will affect us longer term.
281	Well, this has not been a big topic of discussion here, in fact we are looking at a stewardship campaign in which we hope to increase giving...I think in terms of expenses, we are just trying to hold the line.
282	capital campaign - 2 yr. instead of 3 yr. lower % of raises this year cancel plans for adding private school to our present program
283	Significantly reduced budget through ministry and personnel cuts
284	Currently in discussions.
285	We have funds in reserve. We are also trying to minimize the number of trips a family has to make to the church for activities (bundling activities together).
286	In discussion at this time
287	Cost cutting scenarios schedule coordination energy tips training
288	no specific plan of action
289	we have reorganized our staff to be more lean..... including some layoffs and reduced our spending by 10%--- eventhough we are growing in attendance.
290	Close monitoring of budget
291	None at the present time.
292	Reviewing budget items that will not be spent
293	none
294	Closely monitor expenses.

295	We have chosen to boldly move forward with plans and let God dictate what should or should not be done.
296	More careful budget planning cutting waste (paper use, power use)
297	None at this time.
298	avoid decisions on spending our current budget surplus (hold off until we know the impact on the new budget year's contributions).
299	None at this time
300	None
301	None. Due to some growth and increased giving levels we are increasing our budget in October by 10%.
302	Increasing the savings reserve.
303	We will examine carefully as we prepare for next year's budget, but giving in 2008 is strong (East Texas economy holding strong). We are looking at possibly going to 4 or 4 1/2 day work week. We are still seeking to be good stewards.
304	The only things we can usually do in a downturn is to defer capital projects or cut staff and we do them in that order.
305	Implemented cost control measures.
306	We will continue to cut utility costs by not watering the lawn, shutting off the air conditioning and cutting back on lights if necessary.
307	We keep a close watch on expenses/income.
308	We are preparing for a second round of budget reductions, to be instituted in September if August income does not improve.
309	Closely monitoring the year-to-date financial position against the budgeted financial position to ensure we don't end the year with a net loss.
310	We are prepared to eliminate one staff position and reduce two full time positions to part time as well as eliminage one worship service in January if our stewardship campaign does not get the results we need. We are in a unique position because we lost several of our most active families when we began a new church 18 months ago and we have not been able to rebuild as quickly as we had hoped.
311	We are in the middle of a 3M capitol campaign so our giving is increasing, however the budget is taking a hit because of it.
312	decreased exp budget effective July 01
313	We are not replacing staff who leave if we don't have to. We have savings that we can use as needed to get us though this and then we will replenish them. We have an interim pastor and that may have more to do with offerings being down than the national economy.
314	None
315	Work with Stewardship Team to develop game plan "B"
316	Moving more toward digital media and web based communication. Reduces paper, print, etc costs. streamling programming so that we don't ask for multiple times but rather get a bigger block of time on a less frequent basis.
317	still studying what steps we need to take
318	Designing contingency strategies.
319	Nothing at this point

320	Planning financial planning events in the future. Better use of space.
321	Spending
322	Higher cash reserves @ bank...
323	Combine worship services (now there are four). Reduce number of international mission trips. Have all monthly meeting meet on one or two nights to reduce energy costs and travel for members.
324	none
325	contingency plans to reduce programming budget
326	Bringing in a national group to help us educate our congregation on stewardship.
327	2009 budget will be flat with 2008. Possibly reduced some.
328	closing the campus at 6pm on fridays
329	Continuing to attend to spending habits, but really no different than usual.
330	We are evaluating the use of other remote locations to hold small group meetings versus the main campus. This will help reduce our attendess fuel expenses and reduce church operating expenses.
331	No steps yet, but we are watching our income pattern as well as the expenses and attendance. If necessary we may institute the closure of the office on Fridays, plus review methods of lowering our utility expenses.
332	We continue to control spending.
333	None at this time, other than Prayer and faith that God will continue His financial support as long as we the Church are doing His will.
334	Being super watchful of spending, no impulse or "wouldn't it be nice" spending, being flexible to curtail spending when necessary. We will have an intensive and extensive stewardship empahsis in October. Will defer some expansion plans pending a look at next year's income picture.
335	We are only doing the necessary replacements/repairs next year. We differentiate between the two as nice to haves and must haves.
336	Energy conservation analysis -- changing out old technology for newer efficient lighting. Looking real hard at staff levels, mission trips, etc.
337	Instituted budget cutting; looking at areas of reduction/elimination in next year's budget.
338	we will be addressing this issue when we prepare our budget this fall.
339	We are looking at staff layoffs and job design with the goal of maximizing what jobs are crucial to reduced operation and what staff may or may not be able to make the shift should it occur.
340	If the economy continues to decline, the budget for 2009 will reflect some significant cuts
341	Renewed vision and emphasis on incarnational ministry to draw new attendees and seek ways to reach peripheral members.
342	Continue to be prayerful that our economy will change to the better
343	The Finance Committee is meeting weekly in order to make plans for reduced giving and the impact it will have on staffing, programs, and schedules.
344	Just watching the economy at this time.
345	Adjust Temperture in buildings Staff pick up extra work

	Volunteer program enlarged
346	freeze open positions.
347	We eliminated all conference and meals money from each department. We refinanced our debt to a lower interest rate, we negotiated a higher interest rate on our deposits, we planned to delay large maintenance items and additional debt payments.
348	In discussion at this time.
349	Nothing at this time.
350	We are continuing to teach our people to trust God.
351	re-engaged a roll-your-sleeves-up finance committee
352	We are sensitive to all aspects of the economic impact on our church operations and congregation. As opportunities arise we research and take action steps from there.
353	In addition to stewardship education for the church family, we continue to examine the budget to look for giving trends as well as target areas to freeze or eliminate. Since the majority of our budget is staff and benefits, we will look at each job description and position to see if we can work smarter.
354	Reduced budget increases - raised utility budget - Only allowed a 1% budget increase even when giving has been growing by 5%
355	We had a Pastoral Change. We have trimmed spending to match Receipts but do not know if economy is involved or not.
356	We have placed several things in our budget into contingency. They are for expansion of staff and services. As God supplies the funds, we will expand in areas where we feel led to grow. We are completing a new children's building that we have paid for as we go so as not to incur debt. We are now waiting on the Lord to provide funds for building a new sanctuary.
357	monitoring expenses. Next step will be percentage cutback of each dept. Next step would be freeze hiring and/or layoffs
358	watching expenses carefully, identifying areas in which to cut budgets if it becomes necessary
359	We are talking about a 4 day work week.
360	always prepared in budget to cutback "non-essentials"
361	prorated existing budget. 2009 budget plans are very much in question.
362	none yet, will set 09 budget soon, and would probably trim some
363	cutting back on how much we spend on various programs. Sponsoring fewer non-local mission activities (more local). Fewer trips to stores for supplies (Sam's Club, Lowes, etc.) Gas prices forced us to carefully plan each trip and consolidate efforts.
364	No concrete steps yet other than annually trying to be conservative as we build ministry plans and budgets.
365	Freeze budget at current level
366	reviewing and coordinating ministry schedule and activities to ensure that unnecessary trips are avoided.

8. Please share any creative ideas your congregation has implemented to save money and/or helped parishioners do the same. e.g. A Presbyterian Synod is watering the grounds less – as a result of the tough times.

1	none
2	We are under voluntary water restrictions from the city we are located in.
3	Use water from baptistry after baptisms to water grounds.
4	Renegotiated service contracts on equipment.
5	We are trying to "clump" activities in order to reduce the trips to the church needed by families to save gas.
6	We've adjusted thermostats, consolidated materials/supplies ordering (in order to maximize control and savings via bult buys) and required authorization before descretionary spending occurs
7	We schedule our rooms to confine to one floor if possible in block of rooms. Try to consolidate classes to the same night.
8	Have changed to more effecient florescent and new fixtures.
9	We are embarking on the Financial Peace University Materials. We are training leaders this fall and then will have the material in small groups as well as on Sunday mornings in later winter.
10	We have quit watering all together. There are sensors installed at all light switches except the ones in the Sanctuary and offices that will automatically turn off the lights if there is no one in the room.
11	We have become an Angel Food Ministry distribution center to help our families and community; gone from 2 morning services to 1; no Sunday evening services; moving to small community groups in neighborhoods instead of all groups meeting on campus
12	Currently upgrading our HVAC system for more energy efficiency. In our review of expenses we expect to find ways to save, such as yard service for the parking lot every other week vs. weekly. Also consider vendors without shipping or surcharges.
13	We have taught Dave Ramsey's Financial Peace and are continuing to offer this class as well as have speakers such as Bruce Ammon's - Conquering Debt God's Way.
14	We are still watching and reviewing. We are adding online giving
15	Considering moving all meetings, ministry classes to one night per week to help families reduce their gasoline costs.
16	We have done several summer activities outside on Wednesdays to reduce the use of A/C. (ie Water Wars, Picnics, "Drive-in movie, etc.)
17	On Mother's Day, we gave away an offering as an example of generosity. The results were amazing as most people added to what they received and searched for someone who was in need. It also spurred increased giving to our church.
18	We continue to work toward being green.
19	Nothing yet. We're waiting for Summer to be over to see if it is a summer slump or not.
20	We are keeping an eye on the use of the building, have met with our outside users to discuss responsibilty and stewardship of the resources and building.
21	Some major church-improvement projects will be done by volunteers rather than contracted out.
22	Dave Ramsey course
23	Presenting Financial Peace University. Adjusted thermostats to come on later for both heating and cooling.

	Nothing exciting tho.
24	Lots of volunteer help with grounds maintenance Programmable thermostats (that we should lock!)
25	Really watching utility bills and water bills
26	We are pushing the Crown Financial small group study (Purpose Driven) to help our people deal with their personal financial struggles...many have lost their homes. Also, we are leading by example as a church and trying to be the best stewards of what has been entrusted to us
27	Installed drip irrigation for our shrub beds, and installed buffalo grass (which needs very little water and requires mowing just twice a year) wherever we could.
28	We provide a way for folks to receive Angel Food (discount food program)
29	Cutting the use of paper (getting back to what was originally designed to be a "paperless" operation. Communicating regularly about waste of electric power, water, etc; Baptism in a nearby lake rather than in the baptistery; More comprehensive but fewer meetings at church.
30	We are not purchasing unnecessary items like additional TVs, etc.
31	Changing phone services. Being more aware and careful of electricity usage.
32	adding timers to a/c in meeting rooms to avoid having them left on.
33	Reevaluated thermostat settings - discovered that people were reprogramming thermostat, so instituted password protection, but no one will know it - they can still play with the thermostat and will not know they are having no impact; eliminated unnecessary spending;
34	We are using our 3 church vans much more sparingly, we have raised the A/C temp in the offices by 2 degrees. We have all the computer monitors turned off at night.
35	Have done away with some outsourcing with the intent to having laity step up. Increased emphasis on having congregants take greater ownership of the church and ministry.
36	Nothing yet
37	Currently in the process of setting up remote access for staff to telecommute more during the week.
38	Working with TVA to reduce the 'peak demand' charges seeing the church operates on Sunday when 'peak demand' is lower due to businesses not running at full capacity.
39	We will soon be heading into our usual Fall stewardship campaign. With the economy in decline, we want to do this a little differently and let the congregation know we are very aware of the financial struggles they are probably feeling right now and we have to look at stewardship differently right now - we (the leadership) just haven't nailed down what that is going to look like yet.
40	Watering less! Lower hallway lighting during day hours! More maintenance in-house, rather than outsource!
41	None yet
42	We've talked about a possible 4 day workweek to save one day's resources plus commute costs.
43	One main thing we do is teach from the pulpit that God is bigger than temporary economic fluctuations and while we need to exercise wisdom and common sense - don't live in fear. Also, we tell people that since we are NOT in a recession, don't live like we are. Then we just take normal, common sense steps to be good stewards of what God gives us. And He keeps providing as long as we walk in obedience. Funny how when you do what God's word says to do....so God keeps His promises.
44	Rain barrel for watering the garden, installation of energy efficient lighting green tips for recycling each week in bulletin
45	None at this time

46	We are teaching FPU.
47	Reduction of irrigating green & flower plant life on our campus -- from 3 days per week to once per week. (This has been a cost saver, both in electrical and water rates).
48	we're trying to be more "Green"
49	We have not creative ideas yet. We are going to give a more detailed report to the congregation about the contribution being down, but the operations are all within budget. Usually when we have a cash flow issue it is because of over spending. That is not the case at this time. We hope to have more creative ideas after the conversations become more regular. We just started to feel the effects in July.
50	Our congregation is largely retired people. Therefore, their incomes have not changed and tithe is the same.
51	None
52	We water our grounds 2x week for 20 minutes per zone, in an effort to reduce consumption; we also have adjusted timer settings on our outdoor lighting systems to turn off lights earlier than usual.
53	We are watering less because of drought, not to save money. In lieu of contract landscape maintenance we have implemented a "Weekly Weeders" program where parishioners adopt sections of the grounds. HVAC equipment has been converted to manual operation rather than automatic. Net proceeds of our Thrift Shop which in the past were devoted entirely to fund community, national, and international charities are now being diverted to covering a portion of operating expenses in order to avoid drawing down endowment funds.
54	We definitely have taken a look at creative and automated ways to reduce our heating and cooling costs where applicable.
55	Removed portable buildings to save the expense. Rearranged staff positions and did not replace a person that left.
56	I guess we are not very creative.
57	Offering classes on financial management- off-the-shelf packages.
58	N/A
59	more committee meetings are now handled through e-mail
60	Because we have had significant debt in the past, we have been on a severe cost-cutting program for 3 years-- we are doing about all we can to cut costs. Our next option would be to cut a program.
61	In order to help fund a copier/duplicator, we've started a scrip program. So far we've raised \$2,500 that is split equally between the copiers and the mortgage fund. We've also cut our newsletter frequency from weekly to bi-weekly (and may cut down to once a month). Some staff members are, literally, working in the "dark" when natural light is sufficient.
62	We are doing special meetings with the pastor(Deserts) and discussing the past, the future and what it will take to get there, and asking for above and beyond donations.
63	Every department and ministry is holding down costs as much a possible
64	We all should pray more!
65	We don't turn all the lights on in the entryways, etc., through the week. We signed up with the local power company to help curtail usage when they anticipate high-volume days.
66	I have recently had a HVAC analysis. We can make a small savings.
67	We are offering Good Sense Budget Course and Debt Reduction workshops to help our parishioners. Not creative, but this is our first offerings of this program.

68	Crowne Financial workshops
69	Replacing old windows with double pane to reduce energy cost. Considering solar panels.
70	<p>We see this as an opportunity to emphasize evangelism. We are reaching out to 500 apartments in this community. We are using a \$8. gas gift card as an incentive for first time families, guests to our Sunday worship service and childrens presentation.</p> <p>We have instituted a Sunday morning Jr. high program to keep parents from having to drive back in the evenings.</p> <p>We have shifted our services and perform a childrens program 1st and 3rd Sundays. This childrens musical program runs from 11:30 till 12:15 two times per month, versus the weekly presentation we did before. We plan to use the open spots [11:15 after worship]for small groups to meet 2-3 times per month, and for fellowship times, and for meetings where our folks are not travelling back to church.</p>
71	These are necessarily creative but are probably worth repeating: installed set back thermostats in our older building. Making sure that weatherstripping is intact and window AC units are sealed off in the winter. Cut the lawn every 10-14 days versus weekly depending on need.
72	some carpooling
73	Consolidating meetings in areas of the church that are affected by HVAC zone application.
74	Teach more Dave Ramsey classes
75	We have cut energy usage by 20% by regulating thermostats. That's a big number in relationship to what it could be.
76	See room use reorganization mentioned above.
77	Turning off parking lot lights not needed, making sure all electronic devices that can be turned off are turned off. Taking advantage of price savings through electricity contracts.
78	Review budget monthly and prioritize what is needed versus what is wanted.
79	We hope to develop these with the new Finance Committee and Vision Team.
80	Emailing newsletters; recycling more paper, using less paper products
81	Ran announcement about June electric bill of \$3,500, with request to turn off lights, fans, air conditioning, etc. Still find things left on (sigh).
82	Nothing particularly creative.
83	none
84	We've stepped up our "going green" effort
85	motion sensor light switches.
86	Eliminate conference and convention spending this year, use internet resources rather than book or periodical purchases
87	we're pushing a "REACH INITIATIVE" - reaching new disciples for Christ, training congregations beginning in Sept. In that same theme, have sent requests to larger contributors and all Presby committee members asking for 2nd mile giving to further the cause.
88	We are preparing to merge with another church. This was initiated in response to need for additional staff and a new space to meet (our lease is up), but not having the financial positioning to accomplish what we wanted.
89	Move funds out of money market accounts to laddered CD portfolio.

90	Reduced the number of meetings - more email Turned off irrigation.
91	NOthing
92	completed an energy analysis of our entire facility and minor adjustments has resulted in large savings
93	I wish we had some ideas
94	We have re-evaluated contracts and reworked all we could. We are not moving forward on any expenses planned this year that are not supportive of current levels of ministry (i.e. new software, upgrades, etc.)
95	We put in automatic lights in our new facility that turn on & off automatically when entering and exiting.
96	We haven't address this issue.
97	We have an Emergency Fund that assists people with short-term emergency needs (gas cards, bus cards, utility shut-offs, housing needs)
98	We're monitoring utility usage more closely, attempting to go paperless wherever possible, and cutting back on using buses.
99	Everyone is beginning to recognize that their dollars are nto buying as much as last year. We are very careful not to pay sales tax which is 8 - 9% area here.
100	IP thermostats, automatic shut offs on lights, etc... Ask the staff for ideas on how to conserve. Purchase our Gas out of state at an 8% discount.
101	None
102	We have adjusted our Energy Management System to use air conditioning only when required by activities.
103	nothing yet
104	We are cautiously optimistic, are going ahead with a Fall stewardship education series and prayerfully trust the Lord will honor what we are doing. We also carefully monitor current data comaped to historic figures and continue to build a significant operating reserve in the event that the economy adversely effects church finances. We are right on income and expense projections through month 10 of our fiscal year.
105	We have a computerized AC system for each meeting room and we do not turn on the air or heat unless there is a reservation ahead of time.
106	We have been successful with implementing Dave Ramsey's Financial Peace University video series.
107	We have implemented massive energy saving initiatives, not so much because of the current economy, but because of the economy in general.
108	Crown Financial Ministries is a regular part of our ministry as well as Financial Peace. Helping our member help themselves helps our ministry.
109	We do our own work around the church as much as possble. We recently were able to avoid a \$10,000.00 exterior painting job by having the members do it. It cost us \$1,000.00 for paint and one paid helper. We do our own yard work and landscaping.
110	none
111	We did alter Summer worship schedule a little. Last 5 years one month dropped from from 3 to 2, this year 7 weeks.
112	We are always in cost cutting mode. We had an energy audit performed in the last 12 month by the city and are working through the recommendations. We have installed a lot of motion sensor light switches, increased the average temperature and have turned off buildings when not in use.

113	Holding Bible Studies with an emphasis of Christian Stewardship.
114	We are a very "green" church which we hope will help us.
115	Vineville UMC is allowing a Hispanic Church to hold it's church service there. The conference does not have this expense and can use that money elsewhere.
116	We utility the programed A/C. We have formed volunteer Building & Grounds team that keeps the building in top repair.
117	we don't water - drought in Atlanta
118	We are a multi use facility and are strategically assigning facilities resources to more efficiently use air conditioning. We are a Tampa FL church.
119	very proactive when scheduling A/C programs, beginning and ending as close as possible. Careful to shut down A/C zones when not in use. scheduling as many meetings as possible on the same nights when A/C is on and security already available
120	We have not watered our grounds in years as our area in a drought mode. We watch our temperature settings in buildings.
121	We computer control our HVAC and have installed additional equipment that will help us control our peak demand. Becuase of the drought in our area, we have reduced the number of baptisms that occur throughout the year. Also, we have modified our landscaping to require less water.
122	We recently took advantage of rebates to completely retro fit our hall and classroom lighting. It required minimum capital investment, but we are saving almost 1/3 on electricity costs. We also offer Dave Ramsey's Financial Peace University three times a year.
123	Using more volunteers, children & youth traveling less. Recycle in every way possible.
124	Cut refresments for general meetings. Increased temperature not non critical areas of building
125	We turned off the color copiers. Everthing is in b&w; serves as a constanct reminder.
126	We are working on having an energy audit done to help us look at our energy usage.
127	Encouraging and utilizing more volunteers in key positions and roles
128	we are really watching out utility expenses; timers on ac, motion lights,low energy lighting etc. creative electric metering
129	Trying to change heating system from oil to natural gas.
130	We took the positive approach and told our church about not reaching budget and the finance committee members wrote articles for the church paper and talked about it in the worship service and giving increased.
131	looking for answers
132	Adjustments to thermostat when sanctuary and buildings are not in use.
133	"greener" lighting, weekday meetings in space that is already air controlled rather than using rooms that have to be "made ready"
134	None at this time.
135	We have gotten some electric company rebates for putting in energy saving equipment. We have solicited more "in kind" donations from people in our church's companies and used them for various capital projects. (Ex. Got paint and tile donated to redo bathrooms and teh business administrator ended up being the contractor on the job to save costs).
136	We are offering the Dave Ramsey Financial Peace program for the congregation

137	We have hired two guys (rotating) to close the building each night, but with the additional responsibilities of turning off all lights and setting back all thermostats. We have an older building and do not have a computerized HVAC system. This alone has already saved us thousands of dollars as reflected in our utility bills. In addition, I am utilizing the maximum "net 30 days" on all vendor invoices as a way of increasing cash flow.
138	At this time only HVAC controls, reminders to turn off lights and conservation notes but we are in the process of evaluation of all programs.
139	Energy efficient light bulbs. Water grass only when necessary. Let the congregation know where the church stands financially.
140	We are planing Finance seminars on how to get out of debt and live on less
141	Implementing money management classes and using the book "Revolution in Generosity" as a springboard to future giving and control over individual and corporate spending.
142	Using more volunteers to carry out tasks (i.e. clean up and painting of preschool area)
143	Be aware of watering, lights on, temperature in facilities etc
144	hvac computer control system automatic motion sensor light switches
145	We have sent pledge letters out asking members to maintain their pledge level and consider stepping beyond their pledge commitment.
146	This has been a great opportunity to evaluate everything. (I.e. How can we operate more effciently? What expenses can we eliminate?) We are renegotiating all of our exisiting contracts including mortgage.
147	Non yet, but I'd be interested in what others are doing. We've worked hard over the past two years to get our grounds to look like they do so we have not slowed our watering yet. We are preparing to do new landscaping so the committee is discussing using plants that do not need a lot of attention and water.
148	Everyone has been asked to turn off lights when leaving an area. Make sure individual air conditioners are off when leaving for the day. Turn the central thermostat up for summer.
149	Had a study done on our lighting. Anticipate a 3 year payback to change out most of our fixtures.
150	Recycle program, higher thermostat settings, redesigned facility usage (putting more events and services into our most energy efficient building) and energy saving program with Southern Cal. Edison.
151	We have a outdoor watering ban so we have taken that inside. We are now using 100% bio-degradeable cups, glasses, plates, napkins, knives, forks & spoons for Wednesday night suppers. We now do not have to wash dishes (saves water & elec.) and all the trash that leaves the building is bio-degraded in 90 days.
152	We went to a 4 day work week, cut hours, but also saved staff having to drive one day, thus saving gas, cut back on power use by turning lights off in hallways etc.
153	Continuing to implement HVAC digital-control systems to manage utility consumption in various building zones based on scheduled uses.
154	We try to not have as many lights on during the day
155	We are changing all light bulbs which will result in a savings of 3,000.00 a year and arte replacing 93 windows. We will recoup the investment with energy savings in three years. Also, our new hires are part-time without benefits. We are also looking at joining a co-op and the Faith rewards progam. This should help us save money or to receive cash benefits. We are also shopping around for better prices with vendors.
156	Offer Financial Peace Study regularly Keep events very simple.
157	We have our committee meetings directly after the last worship service on Sunday instead of a weeknight
158	We are looking at our copier lease to determine if we can consolidate machines, eliminate desktop printers, and

	move more towards imaging documents instead of printing them.
159	Ministries asked to curtail non-essential spending
160	Running irrigation system only once a week - Educated all staff & lay leaders on which HVAC units operate which areas so they don't ask for meetings all over the campus-this is beginning to work with them.
161	Not filling all vacant positions.
162	We have curtailed some off campus retreats and being more creative with doing things on campus.
163	Belmont cut out optional lawn care service.
164	I am open for new ideas.
165	We are watering less, but it is driven by the drought more than the cost.
166	I have read that different types of organizations, including churches, are contacting energy companies to do energy audits, and to brainstorm potential savings possibilities.

9. What didn't we ask that you need to tell us?	
1	So far I don't think there is anything else.
2	One thing that we note is that if a church isn't attuned to electronic methods of giving (as we aren't) it misses the fact that most church goers that are younger than 40 give ONLY via electronic methods for all bill paying. We need to do some scrambling to join the 21st Century in this regard
3	Our sense is that the challenge will get worse before it gets better.
4	If receipts are growing, how does revenue growth compare to people growth?
5	Church attendance has been up because our congregation is not taking multiple vacations.
6	We have cut back some on the use of our facilities by outside (community and para-church) groups.
7	Note: We had a very slight drop in attendance and contributions in June, but we think it may be more related to our construction project rather than the economy. Our building campaign funds though have shown a decrease as families struggle to meet their pledges.
8	Everyone have faith! God always provides all that is needed to bring ministry in the right form, time, and place.
9	I believe we need to be good and wise stewards, but I also believe we need to trust our great God to provide funding if we believe He is leading us to do some specific ministry.
10	Our congregation covers a large zip code area consolidation of trips to church are important so we are making sure that the services they need are provided when they are in attendance.
11	We are hearing a rather bleak picture of job layoffs beginning to happen and are expecting to see a financial impact from that next year.
12	I think that some of what is going on with the economy is too much media coverage and "fear tactics." We always have some of this during a presidential election year and we're starting to see gas prices going down. I think that the worst thing people could do is panic! But we do see some job layoffs in the area, some hoarding of resources, people that didn't take vacations this year.
13	The reason for our financial tight times is the addition of staff. Our giving is up historically, but tight with the new staff person. That is why we froze compensation.
14	We also operate a school. Enrollment is down and we believe the economy is a factor. Tuition becomes a financial burden.
15	Vision trumps economy. How strong is your church's vision? how widespread and thorough is membership's understanding of the vision?
16	Would churches (and the culture) benefit from a renewed and consistent emphasis on the stewardship of resources, including natural resources? Is ecology inherently a spiritual issue? _(Oikos-ee-kos = household).
17	Benevolence request are at an all time high.
18	Some of our financial challenges may be due to just now getting a new senior pastor, having not had one since October 2006. We think this is probably the main reason for a trend in downwards giving, augmented by the economy.
19	We are going forward with a \$2,000,000+ Capital Campaign that will begin in November, 2008. We will be planting a new church, adding a Hispanic Ministry, and doing some campus improvements.
20	Higher gas prices have helped summer attendance. Our people are gone less or gone for a shorter time.
21	Nothing that I can think of right now
22	I don't have one because i don't know what the survey wants to accomplish.
23	None

24	The communication media and press continue to feed the public with a lot of "fears" concerning the economy. Variable factors and geographical location always play major roles in the overall assessment of any economic downturn or an actual recession. Churches can take advantage of the fact that we see our parishioners (members) at least 52 times a year in comparison to charitable groups that have very little personal or week by week contact. There is an old adage -- "generous churches are led by generous pastors" with a strong gospel focus!
25	Nothing.
26	Last week we participated in a webinar offered through Church Solutions - speakers from Generis and National Christian Foundation that offered helpful information and de-bunked some myths about giving to churches in tough economic times.
27	More expensive air travel for mission trips will affect our plans for going and funding these events.
28	???
29	We are in an unusual situation re: the economy. We have a new senior minister who just started in May. We were without a senior minister for three years prior to that. Our giving is up considerably because of the enthusiasm of congregation because we have a new minister and new hope. However, we are currently having a very nasty "divorce" from our former preschool and the costs of the legal situation with them could dim this enthusiasm and the giving.
30	Budget setting for 2009 is September/October. It will be interesting to see how next year's budget is handled.
31	N/A
32	We continue to grow, but we think the fuel issue will drive the cost of everything up. Thus costs we pass on to members such as meals will continue to increase.
33	This summer we are not seeing the slowdown as much as 2007 in both giving and attendance. We started e-giving as a 1st step to make it more convenient for our congregation. Also, publishing, our budget expectations and actual, has been a great help to people to see just where we are
34	Our attendance is dropping, but we cannot be sure it is due to the economy yet; perhaps just a bigger summer slump than last year. We will know more in about October.
35	Our plan is to continue to promote stewardship by communicating with the congregation how their gifts impact local and global missions.
36	In your opinion, is giving down due solely to the economic situation or due to other issues (list options)? And, yes, giving is down due to both the economy and some ongoing staff/personnel issues.
37	What did we do in the past that we won't do again. We reduced watering which caused 100 trees to die and nearly caused severe damage to our foundation. That was more costly than the water would have been.
38	I know that many churches are having to cut paid staff, but our church has actually added 3 new FT positions that were desperately needed. We are trusting that we are doing the Lord's will and He will supply.
39	We've basically experienced a three year slump in giving through 2007, but in 2008 we are doing much better. Last year at this time we were reviewing bills on a weekly basis, determining what to pay and what could wait. This year we are up to date on our bills and have about \$45,000 undesignated money in the bank. We've even increased staff positions and are in the first year of a three-year capital campaign which includes some major renovation of a 20+-year old building and paying down our debt, and have received more than 40% of the total three-year pledged amount in the first eight months of the campaign.
40	We went through a Stewardship Campaign and focused on being good stewards. Our commitment was higher than our goal and the normal offerings are strong. We are blessed
41	We need 12.2 % growth in giving over last year for this year's budget increase. So far we are at 12.0 % and feel that the December "catch up" period will get us there with no problem. I believe utility price increases will be a major concern for next year and possibly later this year.
42	We have had several deaths this year of older members who supported the church very generously. Growth in

	giving among younger members is not keeping pace.
43	Are we 1)nervous 2)scared 3)running around screaming "Oh my God, we're all goanna die 4)confident that God will provide our needs.
44	There is increasing tension between those who want to protect the reserve funds, and those who want to invade them.
45	We are in a small town, so most do not travel very far to get to church.
46	On Line Giving has been huge for us since instituted 14 months ago!
47	Did you reduce the 2008 budget in anticipation of a slowdown? With the number of bankers in our church, we were advised of a possible economical "slowdown."
48	Since it's still summer it's difficult for us to determine whether attendance and offering numbers are down because it is summer or because of economic stress.
49	Can't tell you anything but maybe you can tell us.....Is there a way churches can join an existing energy buying consortium, say the local school district or municipality or other non-profit groups? Or can you tell us how an energy purchasing group could be established? The last time I spoke with a vendor that offered this service, for BULK users of energy, I felt like I was trying to hold onto oiled snakes!
50	The electricity contract is one of the best deals we have done that has helped us through the higher electricity rates of the summer.
51	Can't think of anything.
52	Our attendance is up even though giving is down. Attendance at Financial discipleship classes is up(Dave Ramsey, etc). We feel it is because people are turning to the Lord in hard times.
53	We are taking a "wait & see" attitude at this time until the end of August. With schools in Indianapolis starting this week, we're hoping to see vacations, trips, etc. come to an end and have a more stable result when it comes to giving and attendance.
54	Biggest change is the reduction in stock donations. Other giving appears normal.
55	Nothing!
56	Our fall and winter giving traditionally are much better than the summer. We just paid off our mortgage last year and that has helped.
57	Our overall congregation mood is cautiously optimistic. We are looking towards the general election in Nov. for what the future may look like.
58	none
59	Our church during the summer experiences a lot of growth - Casual summer attire from June to September - seems to enhance our growth. In the middle of recession - we ae looking to build to accommodate. We take in not less 25 members a Sunday. At present we look to be doing just the opposite of what other churches in the area are doing. To God be the Glory!
60	What are churches doing to reduce expenses in other areas -- IT, Insurance, rebidding vendor contracts. (Generally lower other expenses to accommodate newer increase under which one has little control.) What are churches doing to increase the awareness of the congregation to the issues they are facing, not unlike those individuals deal with in own homes. How do churches share the burden of increasing costs with vendors -- develop partnerships for long-term cost reductions with loyalty clauses built in.
61	Financial Controls that require any expenditure over \$500.00 be pre-approved.
62	Nothing

63	We have made it a point to be up front with our people about the current situation. Due to this, several people have made several large undesignated gifts to be used however necessary to get us through this down period. It has allowed us time to review our programs and make adjustment slowly and with less stress on the church.
64	We've been receiving requests from other churches for support, has anyone else?
65	Green! We are building two rain gardens. Trying to cut down on paper use - using duplex.
66	In #6 above, our church attendance is being affected positively, in that people are staying close to home, not visiting resorts/lake cabins as much and are attending church.
67	How has your congregation been effected by layoff, lost jobs and higher prices/
68	Since our Senior Pastor recently announced his pending retirement, it is difficult to say whether income reduction is connected to economy or to his announcement.
69	Outside of fixed cost, what are you doing with your budgets? If you're fixed cost are going up 5% (medical, utilities, etc...)Are you decreasing other areas to offset this increase?
70	None
71	One article had stated that churches are sometimes the last to feel the effects of a downturn in the economy, since a lot of members consider tithes and offerings a part of their regular budget as opposed to discretionary budget (vacations, eating out, recreation, etc.). We have been blessed this year.
72	It's not ignoring reality to say that we are in a faith journey. All of our resources come from the Lord and are dependent on Him. Changes in the economy provide new opportunities for ministry.
73	We have had great giving this year. We think is it related to a great debt reduction capital fund campaign last fall
74	We are developing a shortened work week / work from home plan.
75	We are upgrading our A/V system and the work is being done by volunteers.
76	we are growing so rapidly, we are not being adversely affected by a slowed economy
77	Can't think of anything at this time
78	We have a school that draws students from a much wider area than our church - school enrollment (and therefore tuition) is down specifically because of the increased cost of gasoline for school parents to drive long distances twice a day. This puts great pressure on parish finances even though church attendance and offertory are doing fine.
79	When will you share results??? We have about 25 families that most likely will be affected by a merger, at least 20 either job eliminated or must relocate.
80	Nothing other than our church is in a growth cycle and in our 19 years of existence; we have never seen a "down" year in revenue/income.
81	Thank you.
82	In the past we didn't hesitate to approve a faith budget, I believe those days are behind us.
83	Purchasing mini vans when replacing existing full size vans. Using more part time employees and enlisting volunteers as receptionists/security personnel.
84	Giving generally trails behind economy, what are the projections about future impact?
85	Our average attendance is 881 - up 219 over the same period last year. Although we increased our budget by 13.3%, our giving is exceeding budget needs by more than \$3,500.00 per week. We have just started construction on a 3.3 million dollar addition and renovation. To say we have seen any effect from the current economy is certainly incorrect - we're just enjoying the blessing the Lord is sending our way!

86	I would love to know the results of this survey.
87	We were experiencing a giving drop last fall and early spring but the giving now is back to normal or a bit higher. We are preaching through 2 Corinthians and talking about the priority of giving. That is also a factor. Priorities.
88	I fear things will get worse.
89	I think that most of our downturn is due to the fact that we did not have a pastor for 2 1/2 years. Our giving has actually been better this summer since we heard that our new pastor was coming.
90	We are still trying to assess the effects of the economy. We certainly are not receiving the return on our endowments that we had enjoyed.
91	Utilities are killing us more than gas prices at the pump. They are talking about an increase of 50% in natural gas over the next few months.
92	We continue to rely on God to provide and he does.
93	God has blessed us with giving that is 13% above 2008 budget and 29% ahead of 2007 - to His glory (can't explain it otherwise).
94	We are 10 months into a building campaign, so we believe our depressed operating income figures are a combination of the impact of the campaign pledges and the economy.
95	Pledged receipts remain on target while non-pledged receipts are somewhat off. However, this is being covered by reductions in expenditures. However, the reductions in expenditures natural and not necessarily the resultes of gas prices or the economy.
96	not laying off but staff restructure after 3 staff retired
97	We are thinking about providing a ministry that teaches budgeting and accurate tracking of expenses. We believe there is a "real" need for this in the general public and among church members.
98	Communication is the key. By explaining what is taking place and getting buy in, we have improved our financial position. our giving is running about 5% behind budget but our spending is running more than 10% under giving because everyone is doing their part to conserve.
99	It is costing our volunteers more for gas to get the things done we need for our ministries: picking up items, shopping, picking up members etc.
100	We pray regularly for resources.
101	Interpreting the causes behind our key metrics is compounded by the fact we are in a time of transition and possible pastoral change. So, determining the ratio of impact economy or uncertainty introduces additional variables.
102	It's hard to tell how our members are being affected by gas prices.
103	Investigating installation of programmable thermostats synchronized with our room scheduling software.
104	Right now we are doing well. I can't think of anything you did not ask me.
105	In addition to our local economy, our senior pastor died in March after a 2-year battle with ALS. So that has impacted our ministry as well. Our church family is grieving, yet moving forward with a new senior pastor. So we've experienced a lot of change.
106	Your lead-in questions were directed at only ECONOMY reasons but some of the other questions can be answered for other reasons.
107	The Lord is Good!
108	Attendance has not really dropped, but the giving is definitely down.