



Biz Briefs

How Secure is Your Information?

As an administrator, you have to think about all the problems that arise in the organization. These range from workers for the nursery to what the Wednesday evening menu might be. An area that leaves the church exposed to huge risk is data-breach. Employees have an unprecedented access to church data, which creates an issue for your church.

If your organization...

- Has portable computers
- Retains employee records on computer
- Stores health information on employees or members

...then you have a significant exposure for data-breach.

In the event of a data-breach, the church is required to notify all of the affected individuals. This can cost the organization about \$200 per record. This expense alone is devastating to the church budget.

A lost laptop or a hacker is all it takes.

Creating a security plan for your network and network devices is critical to managing your employees and your information.

R. Earl Burkett, CIC
Strong Tower Insurance, Inc.

8 Money Saving Tips for Your Church Facility

Far too often, when we talk about how to save operational dollars at our church, we think about cutting back on staff, benefits, refinancing debt, etc. These are very viable options...but are not our only options. There are many things related to your facility that should be considered...here are a few:

1. Change your set points (temperature)
2. Use programmable thermostats
3. Move to some form of building automation
4. Interface your HVAC system with your room scheduling
5. Replace inefficient light
6. Incorporate occupancy sensors
7. Switch from night to day cleaning
8. Start "going green" with your cleaning

Start incorporating these items and enjoy the savings.

Tim Cool
Cool Solutions Group



Many Charitable Organizations Leaving Cash on the Table

The Health Insurance Tax Credit can be a welcome source of unexpected cash for non-profit organizations of all types, including churches. Enacted in 2010, a 25% credit for the amount of health care premiums is available to small nonprofit organizations. Starting in 2014, the credit will increase to 35% for nonprofit organizations. If you provide at least half of employee health coverage; have fewer than 25 full-time equivalent employees (FTE) (several part-time workers may equate to only one FTE); and if average wages are less than \$50,000, you may qualify for a refundable credit. For churches and nonprofits the credit is usually limited by the amount certain payroll taxes paid. For churches, minister's wages have special treatment, making it easier for the church to qualify for the credit, even if minister's wages exceed the \$50,000 average.

Dan Skerbitz
Stanfield & O'Dell, P.C.



7 Reasons You Should Dump Your Paper-Based Calendar

Maintaining a church calendar can be overwhelming, even for a church of one hundred people. Think about what it must be like for a church of one thousand members or more? There has to be an easier way to manage events, scheduling, and church facility use, right? Yes, there is. But you're going to have to get rid of your paper calendaring system to get there. Take into account these seven benefits before you make your final decision:

1. A cloud-based church calendar can be accessed anytime, anywhere.
2. Church leaders can access critical information with a simple Internet connection.
3. Church members can see a calendar of all activities.
4. The church gets to define who controls the calendar.
5. Events can be scheduled, but they must also be approved.
6. Avoid two groups needing the same space on the same night.
7. Any last-minute event changes can be communicated immediately.

It may be a scary thought to consider, but having a reliable system in place so everyone can do their part is essential to being able to minister effectively to your congregation.

Russell Daws
ServiceU Corporation

How You Take Attendance Matters

Many churches track attendance by counting heads. This number gives a total of all the people that came through the doors but doesn't accurately represent the lives impacted. Assume you run a church program three days a week for a month and at each program the same 10 people come. At the end of the month your attendance would be 10 (heads) x 3 (programs) x 4 (weeks) = 120. Now consider if your attendance tracking took into account the unique individual who attended. By tracking individuals you can report on the number of lives impacted. In our example the unique attendance would be 10 since the same 10 people came to your programs multiple times. Unique attendance is different from raw attendance and yet extremely valuable as you evaluate the breadth of your ministry. When comparing church database systems make sure to ask about unique attendance so that you can track this valuable statistic.

Mark Alway
MinistryTracker.com

Building Site Selection

In purchasing a site for a new church, most of the selection criteria are obvious, e.g. topography, vehicular access, etc., but beware of obscure factors that may prove crucial in determining the suitability of the site. Three true examples:

1. Church A purchased land in an unincorporated part of the county. Existing residences in the area utilized private water wells, but they learned that the state required an expensive water treatment system in public facilities such as a church.

2. Church B's new site, also located in an unincorporated area, had no authority requiring a building permit. However there was a statewide building code in effect mandating a fire sprinkler system for their building. The available water supply was inadequate; therefore they had to construct a large on-site water storage tank.

3. Church C discovered a gas pipeline easement bisecting their site, greatly limiting their ability to develop the site.

Larry Foxworth
Lawrence E. Foxworth, Architect



Does Your Church Charter a Boy Scout Troop?

Do your church leaders understand the responsibilities this includes? By chartering a Boy Scout group, your church has agreed to “own” the Troop, which means you own all of the camping equipment, assets, and liabilities. So here are some questions to ask...

1. Is your insurance company aware that you charter a Boy Scout Troop? If the trailer with all their equipment inside is stolen or someone is hurt on a camping trip, the claim will be filed on the church's insurance.
2. Does the church have control of the Troop's check book, ensuring that the Troop is not tracking their fundraising through youth designated accounts, making the scouts employees—and they would be employees of the church—causing the church to be responsible for employer's tax liabilities, and possibly losing its non-profit status?

Boy Scouts are great! Just be sure that you have all the same safeguards in place that you have with all your church's ministries!

Debbie Miller
Church Administrative Professionals



Real Estate Trends in the Church Community

1. Heavy Carry Costs

Many congregations are facing the reality of unsold church properties sitting vacant on the market, and the financial burden is heavy. Because of prior decisions to purchase poor quality equipment and then repair rather than replace worn out parts, these vacant properties are deteriorating at a rapid pace. Vandalism and copper theft continue to prove costly as well, requiring additional security measures.

2. New Norm: Facility Management

As religious facilities find themselves fighting for every penny right now, many are opting for facility management assistance and expertise. Facility Managers help clients navigate through rough waters, bringing valuable insight to issues such as deferred maintenance, energy conservation, and security threats.

3. Realistic Seller Expectations

A resetting of expectations has directly led to an increase in sales among sellers who were previously unwilling to negotiate. When the cost of a property's upkeep is analyzed against what it can sell for today, often the prudent choice is to sell and avoid snowballing expense carry. This was observed to the greatest extent during FY 2011 in the South, where prices fell sharply but the number of sales skyrocketed.

4. Appraisals

Appraisals can significantly affect an organization's bottom line; therefore accuracy is critical. We continue to recommend that churches use an appraiser who understands the unique nature of religious facilities and is steeped in the local market. An inexperienced appraiser can result in an improper valuation of the asset because too much weight is given to the cost approach which has less influence on the ultimate sale price in today's economic environment.

Katie Shook
CNL Specialty Real Estate Services



Risk Management 101

Consider the story of Jacob. He tricked his brother out of his blessing by stealing his identity. Today electronic data is powerful just like these blessings. It can give someone else access to your retirement, medical insurance, bank accounts, credit, tax return and your reputation and you give this info out all the time. Imagine applying to serve in the nursery and learning that you have outstanding warrants in other states! Within the last month fraud incidents have included a university, a foreign countries ministry of finance, a public school, police station, animal training facility and a national retailer. Everyone is a target.

Understand that children and seniors are perfect targets and are even attacked by their own families (Jacob). Don't be easy targets; protect your data, passwords and pins. DO NOT ASSUME a third party (banks, processing services, or your insurance policy) will be responsible for you. Get educated today!

Daniel N Pavlin, CPCU, ARM
Bernard Williams and Company



The Benefits of a Web-Hosted System

Many churches are choosing to use a Web-hosted church management system. Why should you do this?

- 1. User Access:** An online system can be accessed by authorized users from any computer that has access to the Internet. Volunteer group leaders can manage their groups from their home.
- 2. Ease of Use:** A well designed online system will provide users an intuitive and easy to use system, which significantly reduces training time and learning curve.
- 3. System Upgrades:** Online systems can be upgraded on a regular basis by the system provider. Users can take advantage of system improvements and new features much more quickly.
- 4. Data Security:** With appropriate user name conventions and passwords, online systems offer ironclad access to system features and data. In addition, online system providers perform daily data backups with onsite and offsite storage.

Paul Backes
Fresh Vine



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