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Church Administration & Finance Guide

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crcna.org/FinanceAdmin

Important Dates and Schedule of Reporting

The Finance Department of the Christian Reformed Church in North America (CRCNA) is eager to partner with you in your administrative role. We reach out to you several times a year to provide you with updates on your ministry share and church offering gifts. We also provide you with a calendar outlining key dates in the ministry year and suggested dates for offerings.

July 2021

- Church Administration & Finance Guide distributed

August 2021

- CRCNA offering calendar and deacon's helper sheets
- Letter providing guidance as the church considers its pledge for the new reimagined ministry share for the period July 1, 2022 through June 30, 2023
- Report of your ministry share and offering giving for January-June 2021
- Letter also sent to each classis indicating the giving by congregations in that classis

October 2021

- Report of your ministry share and offering giving for January-September 2021

January 2022

- Conversations take place at the congregational and classis level about ministry shares. Each congregation determines its pledge for July 2022-June 2023. These pledges should be communicated to the classis treasurer between December 2021 and February 2022 *
- Report of your ministry share and offering giving for January-December 2021
- Letter sent to each classis indicating the giving by congregations in that classis
- Classis treasurers send ministry share pledge amounts from all of their congregations to the CRCNA denominational offices *

March 2022

- March 31 is the final day for 2021 ministry share gifts records. All ministry share gifts after this date will be recorded for 2022 ministry shares. *

April 2022

- Report of your ministry share giving for 2021, including gifts that were received in 2022 but marked "ministry shares 2021" and submitted before March 31
- Letter also sent to each classis indicating the giving by congregations in that classis.

May 2022

- Letter to each church with pledge amount for 22/23 fiscal year
- Letter to Classis Treasurers with pledge amounts for each church

* Denotes an item that requires action or communication from your congregation

Ministry Shares

Over the course of the more than 160-year history of the Christian Reformed Church in North America, various individuals, congregations, and classes have expressed needs for specific supports, ministries, or outreach programs. Along the way, as new ministries were started to meet these needs, our congregations have covenanted to support them through an innovative system known as ministry shares.

You can learn more about our covenantal relationship of ministry shares at crcna.org/ministryshares. You can also find infographics, bulletin inserts, videos, and other tools there to help you communicate about ministry shares with your congregation. In addition, our advancement staff would be happy to talk with you or even visit with you and/or your members to explain in more detail the impact of ministry shares.

Ministry shares work by means of each congregation of the CRCNA contributing a set amount of funds. These funds are then pooled to make a variety of congregational-support ministries possible, such as Safe Church Ministry, Disability Concerns, Race Relations, Worship Ministries, and Pastor Church Resources. The funds also support evangelism and outreach efforts such as Chaplaincy and Care Ministry, Resonate Global Mission, and ReFrame Ministries. To see a complete list of the ministries supported by ministry shares, visit crcna.org/ministryshares.

Each congregation is asked to carefully consider how much it will pledge to contribute to the ministry shares program. Pledges should be discussed and decided upon between September and December 2021 for a ministry year that will begin in July 2022.

Between December 2021 and February 2022, please submit congregational pledges to the treasurer of your classis. Treasurers should submit these to the CRCNA offices as early as December 1 and no later than February 28.

Ministry Shares Annual Cycle

06

(July 2022) **NEW MINISTRY YEAR BEGINS** – the ministry year will run from July 1, 2021 through June 30, 2022. Ministry shares received starting in July will be put towards the approved budgets. In addition, a new letter will be sent to congregations to help them start the planning process for the next cycle of pledges.

01

(August 2021) **INFORMATIONAL LETTER FROM THE CRCNA IS RECEIVED** – letter will include information about previous ministry share giving and some suggestions for how to think about determining your pledge amount.

02

(September-December 2021) **CHURCH COUNCILS DETERMINE PLEDGE** – Every CRC church council should spend time determining the amount of their ministry share pledge for the fiscal year July 1, 2022-June 30, 2023. This could be based on a percentage of total budget, an increase over previous years, or total active membership. Pledges should be forwarded to classis clerks once they have been decided.



05

(May 2022) **BUDGETS FOR MINISTRIES ARE APPROVED AT THE CORPORATION/COUNCIL LEVEL** – The Council of Delegates (as well as its Canadian and Michigan corporations) will review the proposed budgets including any changes to programs or personnel. They will also approve ministry share allocations for the coming ministry year that begins July 1.

04

(December 2021-January 2022) **PLEDGES ARE FORWARDED TO CRCNA OFFICES** – stated clerks of each classis should forward the pledges from their region to the US or Canadian offices of the CRCNA using an electronic form provided to them. These pledges will help determine the budgets for mission efforts and other ministries in the coming ministry year. Ministry shares are only one part of this budgeting process. Any significant variation in revenue from ministry shares, church offerings, individual gifts or other sources, will impact what ministry can be achieved.

03

(Fall 2021) **CONVERSATION AT FALL CLASSIS MEETINGS** – During the fall, every classis will have an interactive conversation about ministry shares as part of their meeting agenda: what ministry shares are, why they matter, and how ministries supported by ministry shares have been used by congregations in the area.



crcna.org/MinistryShares

updated June 2021



Christian
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Denominational Ministry Shares Allocation

<i>Fiscal 2021-22</i>	<i>Canada</i>	<i>United States</i>
ReFrame Ministries International	12.13%	10.51%
Calvin University*	0.94%	13.59%
Calvin Theological Seminary	11.63%	9.23%
Resonate Global Mission	27.85%	25.54%
World Renew	-	-
Synodical Administrative Services	15.62%	13.54%
General Administration		
Synodical Services		
Council of Delegates		
Congregational Services	31.83%	27.59%
<i>The Banner</i>		
Canadian Ministries (Canada)		
Centre for Public Dialogue (Canada)		
Chaplaincy and Care Ministry		
Disability Concerns		
Diversity		
Faith Formation Ministries		
Indigenous Ministries (Canada)		
Pastor Church Resources		
Race Relations		
Safe Church Ministry		
Office of Social Justice		
Worship Ministries		
Special Assistance Fund	-	-

* Note: Calvin University receives a portion of ministry share gifts. Other Reformed Universities such as Dordt University, Redeemer University, The Kings University, and Trinity University do not. Congregations are encouraged to support these institutions if they are in your region, or if you have members who attend them.

Remittance Form

Ministry Shares and Offerings Remittance Statement

Church name:	Date:
Church number:	Period:
Treasurer name:	
Treasurer email and/or phone:	

Ministry Shares

Contribution for this period (allocated to agencies based on synodically approved budgets unless specified)	\$
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I would like to allocate my gift in a way other than what synod has decided. Please divide it this way:

Calvin Theological Seminary	\$
Calvin University	\$
Congregational Ministries Group	\$
Resonate Global Mission	\$
ReFrame Ministries	\$
Synodical Administration Services	\$

Non-Ministry Share Giving

Gifts recorded as non-ministry shares unless specifically noted, including special offerings, missionary support, special-event giving, one-time gifts, etc. Use the back side of this page if more space is needed. (Remit area college and parachurch, non-profit gifts directly to the organization.)

Name:	\$

Name:	\$
Name:	\$
	Subtotal: \$
	Total enclosed: \$

Please make one check payable to Christian Reformed Church in North America (CRCNA) and mail to:

In the United States:

CRCNA
 Finance Dept
 1700 28th Street SE
 Grand Rapids MI 49508-1407

In Canada:

CRCNA
 Finance Dept
 3475 Mainway
 PO Box 5070 STN LCD1
 Burlington ON L7R 3Y8

Please also send a copy of this statement to your classis treasurer for information.



The Thriving Together program, funded by the Lilly Endowment Inc., is just one of several initiatives run by the CRCNA's Pastor Church Resources ministry. The Thriving Together program helps CRC pastors discuss the challenges that can take place as they consider a second call to ministry. A significant topic in some of the mentoring groups in this past year has been how best to navigate the challenges posed by the COVID-19 pandemic. While this program is funded by Lilly Endowment Inc, ministry shares provide a key foundation of support for the PCR ministry.

Electronic Funds Transfer Options

Monthly Transfers

With this approach, the treasurer sets a monthly amount to be transferred and authorizes CRCNA to transfer the same amount on the same day of every month—the 20th day. Distribution to the denominational agencies is based on a formula approved by synod for the year. Recurring missionary support payments can be included and should be identified at setup. Changes in the amounts can be made at any time.

One-Time Transfer

The church treasurer authorizes the denominational office to make a one-time transfer from the church's account for the amount indicated. The transfer will take place on the 20th of the month, assuming authorization is received in time.

If you are interested in utilizing the electronic funds transfer (EFT) process, please complete the information below and sign. Attach a voided check (photocopy is acceptable) or a deposit ticket.

Church name:

Church address:

Bank name:

Bank address:

Bank phone:

Amount to transfer:

Monthly One-time

Signature:

Date:

Printed name:

Phone:

Ministers' Pension

The CRCNA has defined-benefit pension plans for ordained ministers of the Word serving in the United States and Canada. The primary features of the plans include four benefit groups:

- Retirement benefits commencing at age 66, or early retirement benefits in a reduced amount beginning at age 55.
- Long-term disability benefits provided through an insurance company.
- Survivors' benefits paid to a surviving spouse when death of a member occurs while in active service.
- Orphans' benefits paid to a member's orphaned children up to age 18, or to age 21 if in school.

To participate in the Ministers' Pension Plan (MPP), ordained pastors need to complete the MPP registration form and submit it to the pension office.

There are costs associated with participation in the Plan. Organized churches are expected to pay an amount determined on the basis of a per-member assessment amount multiplied by the number of professing members (or the annual direct cost of participation of their first/only pastor if that amount is greater). In addition, churches pay the direct costs associated with any additional ordained ministers in their employ. Emerging churches must pay the annual direct costs of their ordained pastors, but are not expected to pay based on per member assessments if they do not have an ordained Pastor.

For additional information on the Plan, or for information about the "special assistance fund" to help retired ministers who find themselves in severe financial need or who require help with their final retirement move, please visit crcna.org/FinanceAdmin. You may also contact the pension office directly at 616-224-0722 or by email at pension@crcna.org.

Example of Ministers' Pension Fund Payments

Canada – 2021 Annual Cost

	229 members or less	More than 229 members
First pastor	\$9,840	# of members X \$42.96
Additional pastors	\$9,840 each	\$9,840 each
No pastor (vacant)	# of members X \$42.96	# of members X \$42.96

United States – 2021 Annual Cost

	207 members or less	More than 207 members
First pastor	\$7,704	# of members X \$37.20
Additional pastors	\$7,704 each	\$7,704 each
No pastor (vacant)	# of members X \$37.20	# of members X \$37.20

Ministers Compensation Survey 2021

In the past we have relied on a detailed survey mailed to the churches and pastors requesting information on base salary, housing, benefits, and a number of other factors to complete our Ministers Compensation Survey. However, the validity of the information has deteriorated over time as the number of returned surveys has continued to drop.

Rather than publishing information that has become of questionable value, we have turned to another source that we believe will provide more reliable information and better serve the Churches.

Beginning in 2019, we are using information received from the ministers of the Word serving our churches in all classes who are participants in the Ministers' Pension Plans in both the United States and Canada. This group represents a majority of all active ministers of the Word in the CRCNA.

Under the terms of the pension program, the participants are required to report annually their total base salary and housing or parsonage allowance. We have used this data to create the information contained in this year's document.

Why is this better than the information we received before? The primary reason is that the response group is larger. However, the secondary reason has to do with the usefulness of averages of components compared to the simple summation of compensation. The level of housing allowance for each minister is dependent on personal circumstances and local economic factors. This becomes more problematic in classes that cover a significant geographic area. In certain situations, a minister may be serving in a small rural setting while in the same classis other ministers may be serving in an urban environment.

What have we included? There are two charts for each country of service. One chart shows the average total salary for the ministers in each classis. This is the combined base and housing factor. The other chart shows the range of salaries paid in relation to percentiles marked at 10% intervals for all ministers in the particular country.

For example, minister salaries at the 10th percentile are equal to or greater than the salaries of 10% of ministers in that country, and they are less than the salaries of 90% of ministers in that country. Salaries at the 20th percentile are the same or more than those of 20% of ministers and less than those of 80% of ministers in that country . . . and so on.

For more detailed pay data in your classis, we would suggest contacting the other churches in your area. For a broader salary report for a particular position at your church, you may want to visit www.churchlawandtax.com/salary.

Average Total Base Salary plus Housing by Classis - 2021

United States (in U.S. Dollars)

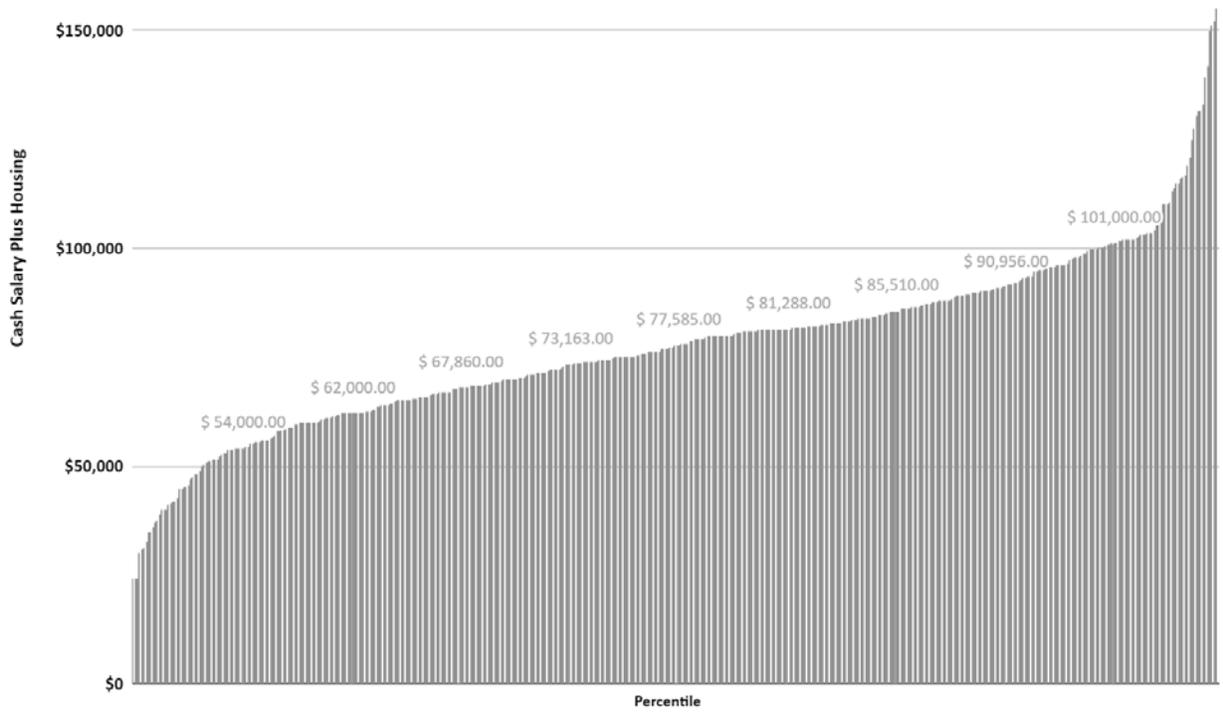
1	Arizona	\$ 87,300	20	Illiana	\$ 88,367
2	Atlantic Northeast	\$ 74,377	21	Kalamazoo	\$ 75,351
3	California South	\$ 64,795	22	Ko-Am	\$ 55,500
4	Central California	\$ 83,280	23	Lake Erie	\$ 75,144
5	Central Plains	\$ 69,170	24	Lake Superior (U.S.)	\$ 70,178
6	Chicago South	\$ 86,888	25	Minnkota	\$ 74,096
7	Columbia	\$ 75,052	26	Muskegon	\$ 78,972
8	Georgetown	\$ 81,580	27	Northcentral Iowa	\$ 65,244
9	Grand Rapids East	\$ 82,154	28	Northern Illinois	\$ 87,247
10	Grand Rapids North	\$ 67,504	29	Northern Michigan	\$ 63,631
11	Grand Rapids South	\$ 74,956	30	Pacific Northwest	\$ 78,455
12	Grandville	\$ 77,880	31	Red Mesa	\$ 65,955
13	Greater Los Angeles	\$ 71,469	32	Rocky Mountain	\$ 77,430
14	Hackensack	\$ 90,237	33	Southeast U.S.	\$ 84,304
15	Hanmi	\$ 57,857	34	Thornapple Valley	\$ 89,487
16	Heartland	\$ 65,723	35	Wisconsin	\$ 79,985
17	Holland	\$ 78,580	36	Yellowstone	\$ 73,969
18	Hudson	\$ 72,259	37	Zeeland	\$ 72,632
19	Iakota	\$ 77,060			

Canada (in Canadian Dollars)

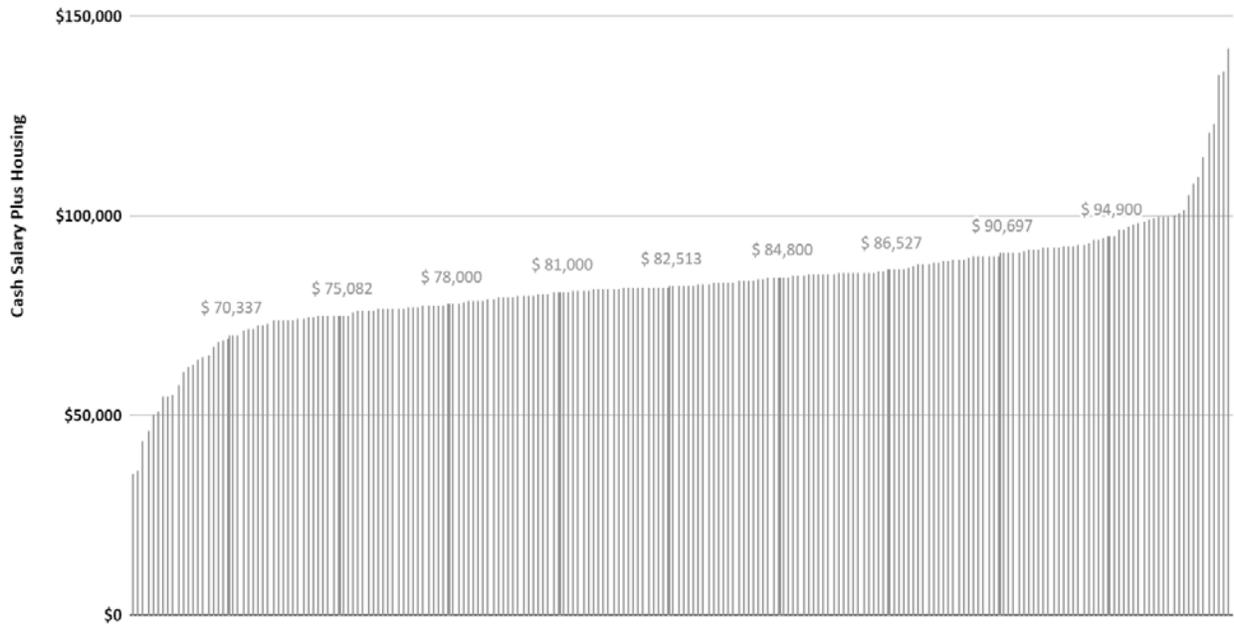
1	Alberta North	\$ 81,563
2	Alberta South/ Saskatchewan	\$ 81,578
3	B.C. North-West	\$ 84,086
4	B.C. South-East	\$ 88,541
5	Southwest Ontario	\$ 82,313
6	Eastern Canada	\$ 78,778
7	Hamilton	\$ 85,713
8	Huron	\$ 82,494
9	Lake Superior (Can.)	\$ 70,105
10	Niagara	\$ 79,097
11	Quinte	\$ 80,589
12	Toronto	\$ 88,154

Total Cash Salary 2021

United States (in U.S. Dollars)



Canada (in Canadian Dollars)



Denominational Ministries

As the Christian Reformed Church in North America, we are called to express the good news of God's kingdom that transforms lives and communities.

We seek to carry out this calling individually, as congregations, as regional classes, and as an entire denomination in the firm belief that together we can do more. The following ministries reflect our denomination's calling—outlined in the following five ministry priorities—and were started by the congregations of the CRCNA to help us all work together for God's kingdom.

Though many ministries may fit into more than one ministry priority, they can generally be grouped as listed below. To learn more about each specific ministry, please visit crcna.org or check out the year-in-review summary of each ministry at crcna.org/ministryreport.

Faith Formation

As a community of believers, we seek to introduce people to Jesus Christ and to nurture their faith through all ages and stages of life.

- Faith Formation Ministries
- Calvin University
- The Banner

Global Mission

Called to be witnesses of Christ's Kingdom to the ends of the earth, we start and strengthen local churches in North America and around the world.

- Raise Up Global Ministries
- ReFrame Ministries (formerly Back to God Ministries International)
- Resonate Global Mission

Gospel Proclamation and Worship

Believing that faith comes through the hearing of God's Word, we proclaim the saving message of Jesus Christ and seek to worship him in all that we do.

- Calvin Theological Seminary
- Worship Ministries

Mercy and Justice

Hearing the cries of the oppressed, forsaken and disadvantaged, we seek to act justly and love mercy as we walk humbly with our God.

- World Renew
- Indigenous Ministries (Canada)
- Centre for Public Dialogue (Canada)
- Disability Concerns
- Office of Social Justice
- Race Relations
- Safe Church Ministry

Servant Leadership

Understanding that the lifelong equipping of leaders is essential for churches and ministries to flourish, we identify, recruit and train leaders to be servants in the Kingdom of God.

- Chaplaincy and Care
- Diversity
- Libros Desafío
- Pastor Church Resources



Pastor Robert Echeru and Job Epiru are ministry leaders at Deliverance Church Soroti in Uganda. They began working through Timothy Leadership Training (TLT) facilitated by Resonate Global Mission missionary Anthony Sytsma. A curriculum of Raise Up Global Ministries, TLT equips pastors and lay leaders for ministry in countries throughout the world where training can be difficult to come by. As a result of this program, Pastor Robert and Job are now better equipped to care for their congregation and the community surrounding it. Ministry Shares and other gifts help to make this type of training possible.

Denominational Offering Calendar

January 2022

- 1 Sat - New Year's Day
- 6 Thu - Epiphany
- 9 Sun - ThereforeGo Ministries
- 16 Sun - Sanctity of Human Life Sunday
- 17 Mon - Martin Luther King Jr. Day (U.S.)
- 30 Sun - Calvinist Cadet Corps: Cadet Sunday

February 2022

- 6 Sun - Race Relations
- 13 Sun - Office of Social Justice
- 20 Sun - Pastor Church Resources
- 21 Mon - Presidents Day (US), Family Day (Canada)

March 2022

- 2 Wed - Ash Wednesday
- 6 Sun - Centre for Public Dialogue: Justice and Hope Sunday (Canada), First Sunday of Lent
- 9 Wed - Annual Day of Prayer
- 13 Sun - World Renew: Canadian Foodgrains Bank (Canada), Disaster Response Services (US)
- 20 Sun - Calvin Theological Seminary

April 2022

- 3 Sun - World Renew: Refugee Sunday (Canada), World Renew Sunday (US)
- 10 Sun - Palm Sunday
- 15 Fri - Good Friday
- 17 Sun - Resonate Global Mission, Easter Sunday
- 24 Sun - GEMS Sunday

May 2022

- 1 Sun - Diaconal Ministries Canada: NewGround (Canada)
- 5 Thu - National Day of Prayer (US)
- 8 Sun - World Renew: Moms of Hope Sunday, Mother's Day
- 22 Sun - ReFrame Ministries (US)
- 23 Mon - Victoria Day (Canada)
- 26 Thu - Ascension Day
- 29 Sun - ReFrame Ministries (Canada)
- 30 Mon - Memorial Day (US)

June 2022

- 5 Sun - Resonate Global Mission, Pentecost
- 10 Fri - Synod begins
- 12 Sun - Worship Ministries, Trinity Sunday
- 17 Thu - Synod ends

- 19 Sun - Indigenous Ministry (Canada), Father's Day
- 21 Tue - National Indigenous Peoples Day (Canada)
- 26 Sun - Candidacy Committee

July 2022

- 1 Fri - Canada Day (Canada)
- 4 Mon - Independence Day (US)
- 10 Sun - Raise Up Global Ministries
- 17 Sun - World Renew: Clean Water Sunday

August 2022

- 1 Mon - Civic Day (Canada)
- 14 Sun - Diversity
- 21 Sun - CRC Annual Day of Justice

September 2022

- 5 Mon - Labor Day
- 11 Sun - Resonate Global Mission
- 11 Mission Emphasis Week (Sept. 11-18)
- 18 Sun - Resonate Global Mission
- 25 Sun - Safe Church Ministry: Abuse Awareness Sunday
- 26 All Nations Heritage Week (Sept. 26 - Oct.2)

October 2022

- 2 Sun - Race Relations: All Nations Heritage Sunday
- 10 Mon - World Renew, Thanksgiving Day (Canada)
- 12 Disability Awareness Week (Oct. 10 – 16)
- 16 Sun - Disability Concerns
- 17 World Hunger Awareness (Oct. 17 - Nov. 6)
- 23 Sun - Faith Formation Ministries
- 30 Sun - Calvin Theological Seminary, Reformation Sunday

November 2022

- 6 Sun - World Renew: World Hunger Sunday
- 11 Fri - Remembrance Day (Canada), Veterans Day (US)
- 13 Sun - ReFrame Ministries, International Day of Prayer for the Persecuted Church
- 20 Sun - Chaplaincy and Care Ministry
- 24 Thu - World Renew, Thanksgiving Day (US)
- 27 Sun - First Sunday of Advent

December 2022

- 1 Thu - World AIDS Day
- 4 Sun - Calvin University
- 25 Sun - World Renew, Christmas Day
- 31 Sat - New Year's Eve

Accredited Agencies

In addition to the denominational ministries listed on the previous pages, the following agencies have been accredited by the CRCNA for inclusion on the offering schedules of individual congregations. To learn more about any of these organizations, please visit the websites listed below, or go to crcna.org and search for “accredited agencies.” Note that this list is updated by synod every June.

United States

Benevolent Organizations

- Hope Haven
- The Luke Society
- Mississippi Christian Family Services
- Pine Rest Christian Mental Health Services
- Quiet Waters Ministries

Educational Organizations

- All Belong Center for Inclusive Education
- Ascending Leaders
- Christian Schools International
- Christian Schools International Foundation
- Dordt University
- Dynamic Youth Ministries
- Elim Christian Services
- Friendship Ministries
- Friends of ICS (U.S. Foundation of Institute for Christian Studies)
- International Network for Christian Higher Education (INCHE)
- ITEM (International Theological Education Ministries, Inc.)
- The King's University (through the U.S. Foundation)
- Kuyper College
- Langham Partnership
- Redeemer University (through the U.S. Foundation)
- Rehoboth Christian School
- Tent Schools International
- Trinity Christian College
- Zuni Christian Mission School

Miscellaneous Organizations

- Association for a More Just Society
- Audio Scripture Ministries
- Bible League International
- Center for Public Justice
- The Center for Church Renewal
- The Colossian Forum
- Crossroads Prison Ministries
- InterVarsity Christian Fellowship – US

- Mission India
- Partners Worldwide
- Pathways to Promise
- Talking Bibles
- World Communion of Reformed Churches
- Wycliffe Bible Translators, Inc.

Canada

Benevolent Organizations

- Beginnings Family Services
- Diaconal Ministries Canada
- Indwell

Educational Organizations

- Dordt University
- Dynamic Youth Ministries
- Edu Deo
- Friendship Ministries – Canada
- Institute for Christian Studies
- The King's University
- Kuyper College
- Redeemer University
- Trinity Christian College

Miscellaneous Organizations

- A Rocha Canada
- Bible League – Canada
- Canadian Council of Churches
- Cardus (Work Research dba Cardus)
- Christian Labour Association of Canada
- Citizens for Public Justice (CJL Foundation)
- Dunamis
- Evangelical Fellowship of Canada
- The Gideons International | ShareWord Global
- InterVarsity Christian Fellowship of Canada
- One Book
- Shalem Mental Health Network
- World Communion of Reformed Churches
- Wycliffe Bible Translators of Canada, Inc.

Additional Resources

Financial Shalom

As a covenant family, the Christian Reformed Church in North America desires for all of our pastors to be kept in good health. This includes emotional, physical, mental, spiritual, and financial health.

To meet this expressed need, we launched a three-year project that aims to improve financial security and shalom for pastors. The Financial Shalom project includes training, tools, and resources to enhance the financial literacy of pastors and congregations. It also includes grants from the Financial Shalom Fund to help pastors meet immediate needs.

The project was made possible through a \$1 million grant from Lilly Endowment Inc.'s National Initiative to Address Economic Challenges Facing Pastoral Leaders. Visit crcna.org/FinancialShalom to learn more, download the Financial Shalom Brochure (also available in Spanish and Korean), and/or watch a short video featuring one of our salary supplement grant recipients.

Pre-Authorized Remittance (PAR) Program - Canada Only

PAR stands for Pre-Authorized Remittance. PAR is a “direct debit” program that allows people to give through an automatic monthly withdrawal from their bank account. You may already have automatic debits from your bank account to pay for insurance, cable TV, taxes, or your mortgage. If so, then you understand the PAR principle. It means regular contributions throughout the year.

For further general information concerning the PAR program, or to enrol your congregation, please call (800) 730-3490 or email par@crcna.org.

Special Assistance Fund

The Special Assistance Fund provides assistance for retired Ministers of the Word who find themselves in severe financial need and may also provide for the final retirement move of a Ministry of the Word.

More information is available at crcna.org/pension. Please feel free to contact the pension office directly with any question at 616-224-0722 or by email at pension@crcna.org.

403(b)(9) Retirement Income Plan - U.S. only

The CRCNA has a 403(b)(9) retirement plan in which all Christian Reformed Churches in the U.S. may participate. This Retirement Income Plan (RIP) has an advantage over regular 403(b) plans in that it allows ordained and commissioned pastors a housing allowance tax benefit when they begin distributions from the plan after retirement. The RIP is available for all church staff (including ministers of the Word who remain active participants in the denominational Ministers' Pension Plan).

All Christian Reformed Churches can adopt the "base" plan and then customize it into their own individual 403(b)(9) retirement program. This customization will include choosing the percent contributed by the church (a matching contribution and/or a base contribution) and who is eligible to participate.

The CRC's partner in this retirement program is Envoy Financial. Churches can go directly to the website (crcna-retirement.com) where they can download and fill out an inquiry form.

For general questions on the 403(b)(9) Retirement Income Plan, the CRC pension/retirement office may be reached at 616-224-0722 or by email at pension@crcna.org.



During the COVID-19 pandemic, several Christian Reformed congregations were able to adapt their education programs for children by using the new Dwell Flex program. Created to adapt to a variety of contexts, Dwell Flex is a multi-age edition of Dwell, the CRC's children's ministry curriculum. And Dwell Flex has proved especially helpful for ministry to children who have had to stay home during pandemic lockdowns. Ministry shares and other gifts helped to make this program possible.



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