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Church Administration & Finance Guide 2025

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Dear Church Administrator,

In every Christian Reformed congregation, there are men and women who use their gifts of organization, administration, budgeting, accounting, and more to provide for the orderly functioning of the church. I wanted to take a moment to recognize you and thank you for serving in this way. Without you, and others like you, the church would be unable to succeed at its other programs and gospel outreach. Thank you!

The resources in the enclosed booklet are intended specifically for you. We hope they will guide and assist you in your church administration and finance tasks. While they are not exhaustive, they help to address some of the most commonly asked questions we receive from congregations. They also provide the latest 2025-2026 data for your use.

Resources include:

- Important dates and schedule of reporting
- Ministry shares information and remittance form
- Ministers' Pension information
- The latest ministers compensation survey
- A list of denominational agencies and educational institutions
- The 2026 Church Year Calendar

We hope that you will find this guide to be a useful tool for your work. Whether it is global missions, faith formation for young people, or disability awareness, the ministries and kingdom impact of the CRCNA wouldn't be possible without you. If you have questions, please reach out to us at 1-800-272-5125. We would be happy to help.

Thank you for all that you do on behalf of your congregation and the CRCNA as a whole. I pray that God will continue to bless you and your efforts for his glory.

In Christ's service,

A handwritten signature in black ink, appearing to read "Dan DeKam", followed by a long horizontal flourish line.

Dan DeKam
Director of U.S. Ministry Operations
ddekam@crcna.org

P.S. This past year the CRCNA ministry support center in the U.S. moved to a new location. We also partnered with a gift processing company to improve the efficiency of our gift processing and receipting. Please use the addresses on the following pages to communicate with us.

Address Change Information

Thank you for your faithful and generous support of the Christian Reformed Church and its ministries. We are so grateful for your partnership. This page will assist you in understanding where to mail information and gifts so we can best care for you. We hope that you will continue to experience a high level of service from all our ministries. For all non-gift correspondence please use our physical address:

Christian Reformed Church in North America
300 East Beltline Ave NE
Grand Rapids, MI 49506-1208

During the process of moving to this new location, we took the opportunity to evaluate how inbound gifts and payments were being processed. We found we could save money, decrease processing time, and improve our data by using a post office box with a gift processing partner, rather than processing gifts on our own. With this in mind, we have partnered with Alliance Payment Solutions located in Lansing, Michigan, to improve how we handle your gifts.

Gift Giving Guide

The following guide provides you the mailing address for where to send gifts for CRCNA agencies as well as some non-denominational causes. Please note that Raise Up is now part of Resonate Global Mission and gifts intended for Raise Up should be sent to Resonate. Thank you!

Denominational Agencies of the Christian Reformed Church		
Calvin Seminary 3233 Burton St SE Grand Rapids, MI 49546	Calvin University 3201 Burton St SE Grand Rapids, MI 49546	CRCNA P.O. Box 30006 Lansing, MI 48909-9760
CRC Loan Fund 300 East Beltline Ave NE Grand Rapids, MI 49506-1208	Faith Alive P.O. Box 30006 Lansing, MI 48909-9760	Minister's Pension Fund P.O. Box 30006 Lansing, MI 48909-9760
ReFrame Ministries P.O. Box 30006 Lansing, MI 48909-9760	Resonate Global Mission P.O. Box 30006 Lansing, MI 48909-9760	Thrive P.O. Box 30006 Lansing, MI 48909-9760
The Banner P.O. Box 30006 Lansing, MI 48909-9760	World Renew 8970 Byron Commerce Dr SW Byron Center, MI 49315	Ministry Shares P.O. Box 30006 Lansing, MI 48909
Non-Denominational Agencies		
GEMS Girls' Clubs 1847 RW Berends Dr SW Wyoming, MI 49519	Calvinist Cadet Corps 4695 44th St SE Suite B-130 Kentwood, MI 49512	ThereforeGo Ministries 4695 44th Street SE, Suite 130-B Kentwood, MI 49512

Important Dates and Schedule of Reporting

The Christian Reformed Church in North America (CRCNA) is committed 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 shares and church offering gifts.

September 2025

- The Ministry Shares Program pledge season starts.
- Churches should begin having a conversation about their pledge amount for ministry shares. This pledge would be for the denomination's fiscal budget year July 1, 2026- June 30, 2027.*
- Classes should be having conversations about ministry shares at their fall meetings.
- Congregations are encouraged to have a pledge amount ready to report at their fall classis meeting.

October 2025

- Classis can begin to report pledges to the denomination through the online system.
- Quarterly Church Giving Report is sent by email to churches (July, August, September).
- Information will be sent to Classis Clerks and Treasurers regarding submitting pledges.
- Council of Delegates meets.
- Yearbook Questionnaire is due October 15th.

December 2025

- The 2025 Annual Ministry Report is distributed through *The Banner* (copies can be requested or the report can be viewed online at crcna.org/MinistryReport).
- The denomination begins budget planning for the 2027 fiscal year (July 1, 2026 -June 30, 2027).

January 2026

- Quarterly Church Giving Report is sent to churches by Regular Mail (October, November, December).
- Ministry Shares Pledges are due by January 31**

February 2026

- Council of Delegates meets (virtually).

March 2026

- March 15th Overtures and Communications are due for synod.

April 2026

- Quarterly Church Giving Report is sent by email to churches (January, February, March).
- Classis should submit financial review and internal controls for Directors and Operators Liability Insurance.

May 2026

- Council of Delegates meets.
- The denominational budget is reviewed and approved by the corporations and Council of Delegates.

June 2026

- Synod 2026 at Calvin University

July 2026

- The Denomination starts its new fiscal year.

August 2026

- Yearbook Questionnaires are opened/sent to churches. This is due in October.
- The Church Administration and Finance Guide Booklet is sent out and posted online.
- The CRCNA Offering Calendar and Deacon's Help Worksheet are mailed out and posted online.
- Quarterly Church Giving Report is sent by mail to churches (April, May, June).
- A year end (June 30, 2026) ministry shares giving report is sent out to churches and posted online.
- Information will be mailed to each church regarding the ministry shares pledge process as well as historical information on a church's giving to the ministry shares program.

* The denomination plans its budget on a July-June fiscal year. Churches may have a different timetable.

** New or revised ministry shares pledges are accepted at any time throughout the year.

Ministry Shares

The vitality of the ministry shares program truly lies in the collective contributions of every CRCNA congregation. By joining forces with other churches, you empower a diverse range of ministries to make lasting impacts:

- To the work of governance (i.e., synod, Council of Delegates, the Office of General Secretary) and the CRC representation to the world.
- From the congregational support ministries of **Thrive**
- To the global reach of **Resonate Global Mission and ReFrame Ministries**
- To the fostering of the next generation of ministry leaders at **Calvin University and Calvin Theological Seminary**

Your invaluable support enables these ministries to flourish and share the life-changing message of Jesus.

This is why your church's pledge is so incredibly important. It makes it possible for ministries to plan and carry out their essential work. We understand that reminders to pledge may sometimes feel like a bother, but please know they stem from a deep commitment to effectively budget for and steward these vital ministries. **Your pledge ensures that we can faithfully allocate resources and carry out important ministry together.**

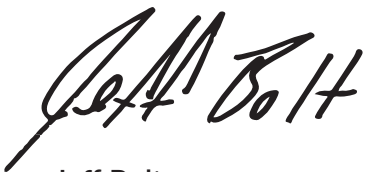
I sincerely hope your congregation will engage in thoughtful discussions about CRCNA ministries and prayerfully discern what you can pledge for the coming fiscal year. Once you have discerned your financial commitment, please kindly submit your congregational pledge to the treasurer of your classis between **October 2025 and February 2026**. If this timeframe doesn't align with your budgetary cycle, please submit a 12-month pledge at a time that works best for you and let us know what timeframe your pledge represents. Please also include me in your correspondence.

The concept of ministry shares, though its name has evolved, is deeply rooted in the very beginnings of the Christian Reformed Church. From our earliest days in 1857, our founders understood that to accomplish more together than any single congregation could alone, a shared financial commitment was essential. This spirit of mutual support and collective responsibility has been a cornerstone of our denomination.

To help your congregation see the incredible impact of their support and understand the rich history and value of ministry shares, please visit crcna.org/ministryshares. You'll find infographics, bulletin inserts, videos, and other helpful tools. If you have any questions or need assistance, please don't hesitate to reach out to me. I would be delighted to connect with you.

On behalf of all the ministries of the CRCNA, I want to express my deepest gratitude for your unwavering dedication and commitment to this covenant relationship and the life-changing message of Jesus. If I can be of any additional assistance, please let me know.

In Christ's service,



Jeff Bolt
US Director of Advancement
jeffreybolt@crcna.org

Denominational Ministry Shares Allocation

Name	2024/2025 USA	2025/2026 USA	2024/2025 Canada	2025/2026 Canada
Calvin University	7.0%	5.4%	0	0
Calvin Theological Seminary	6.2%	4.8%	8.0%	6.8%
Office of General Secretary	24.3%	28.3%	12.6%	19.2%
ReFrame Ministries	7.1%	5.5%	8.0%	6.8%
Resonate Global Mission	14.1%	10.9%	20.2%	16.5%
Thrive	27.8%	29.4%	18.5%	14.1%
CRC Ministry Board	13.5%	15.7%	32.8%	36.6%

Synod 2023 asked us to explain the functions of the Office of General Secretary and the US Ministry Board. Below is an explanation of what is included in each ministry.

Office of General Secretary includes:

- Candidacy Committee
- Council of Delegates
- General CRC Administration
- Synodical Administration/Synod
- CRC Communications & The Network
- Yearbook Reporting/Synodical Services

US Ministry Office includes:

- Faith Alive Christian Resources
- Finance/Payroll/Advancement/Gift Entry
- Human Resources
- Information Technology
- Ministry Support Services
- Risk Management

Ministry Shares Pledge Form

Church Name: _____ Classis: _____

City/State: _____

Church Pledge (12 months): \$ _____

(Denominational Pledge only, please do not include your classis amount)

Start Date: _____

Submitted By: _____ Church Role: _____

Please share this with your Classis Treasurer and/or send it to the CRCNA.

Online Giving

We offer a convenient online option for your church to send in ministry shares contributions as well as special gifts, missionary support and offerings. The ministry shares gifts can be given through our online giving portal at: crcna.org/ministryshares/donate.

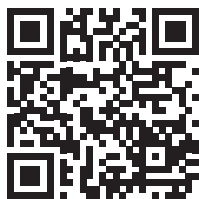
Online giving of ministry shares is only available if you allow the standard allocations set by the Council of Delegates and reviewed by synod. We can not accept online gifts if you choose to create your own allocations. We apologize for this limitation of the online giving system.

Ministry Shares Recurring Gift Option: Giving online gives you the flexibility of creating a recurring gift with a date you specify. You don't have to think about it again. Each month, on the date you set up, a gift will be transferred. An acknowledgement will be sent to you so that you are aware the gift was received.

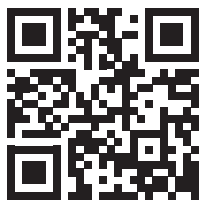
One-Time Ministry Shares Gift: You can do a one-time gift. This gives you the control of when your gifts are completed and also allows you to give by the mail at other times if you prefer. Online giving of your one-time gifts happen instantly and you don't have to wait for the mail. You will receive an acknowledgement within minutes of the gift having been received.

Other Online Giving: If you support missionaries or have offerings for one of the CRCNA agencies or ministry programs, we invite you to give those gifts online as well. Please visit crcna.org/donate to find the agency to whom you want to make a gift. You will find links to all the agencies, Institutions and ministry programs there. These gifts can also be set up as recurring gifts or one time gifts. We invite you to check out this great way of supporting the CRCNA.

These options are available and ready for you to take advantage of today. If you have additional questions about online giving do not hesitate to contact us. We would be happy to talk with you.



crcna.org/ministryshares/donate



crcna.org/donate

Ministry Shares and Offerings Remittance Statement

Church name:

Church number:

Date:

Treasurer name:

Period:

Treasurer email and/or phone:

Ministry Shares

Option 1: Contribution with NO special allocation*

\$

* Ministry shares will be allocated as follows: Calvin University: 7%; Calvin Seminary: 6.2%; Resonate: 14.1%; Reframe Ministries: 7.1%; Thrive: 27.8%; Office of General Secretary: 24.3%; US Ministry Board: 13.5%

Option 2: Contribution with allocation of ministry shares per your request:

Calvin Theological Seminary	\$	471110
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Calvin University	\$	461110
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ReFrame Ministries	\$	901110
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CRCNA - Office of General Secretary	\$	301110
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CRCNA - U.S. Ministry Office	\$	411115
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CRCNA - Resonate Global Mission	\$	801110
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CRCNA - Thrive**	\$	111110
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** To specify your ministry share contributions to Thrive (formerly Congregational Ministries) separately, please complete the following categories.

Thrive - Chaplain Support	\$	111120
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Thrive - Disability Access	\$	111125
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Thrive - Diverse Leadership	\$	111130
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Thrive - Faith Formation	\$	111135
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Thrive - Pastor & Church Support	\$	111140
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Thrive - Racial Justice	\$	111145
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Thrive - Justice	\$	111150
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Thrive - Safer Churches	\$	111155
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Thrive - Worship	\$	111160
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Non-Ministry Share Gifts

Gifts recorded as non-ministry shares including special offerings, missionary support, one-time gifts, etc. (Please remit area college, parachurch non-profit and World Renew gifts directly to the organization).

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

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

Christian Reformed Church Gift Processing
PO Box 30006
Lansing, MI 48909-9760

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

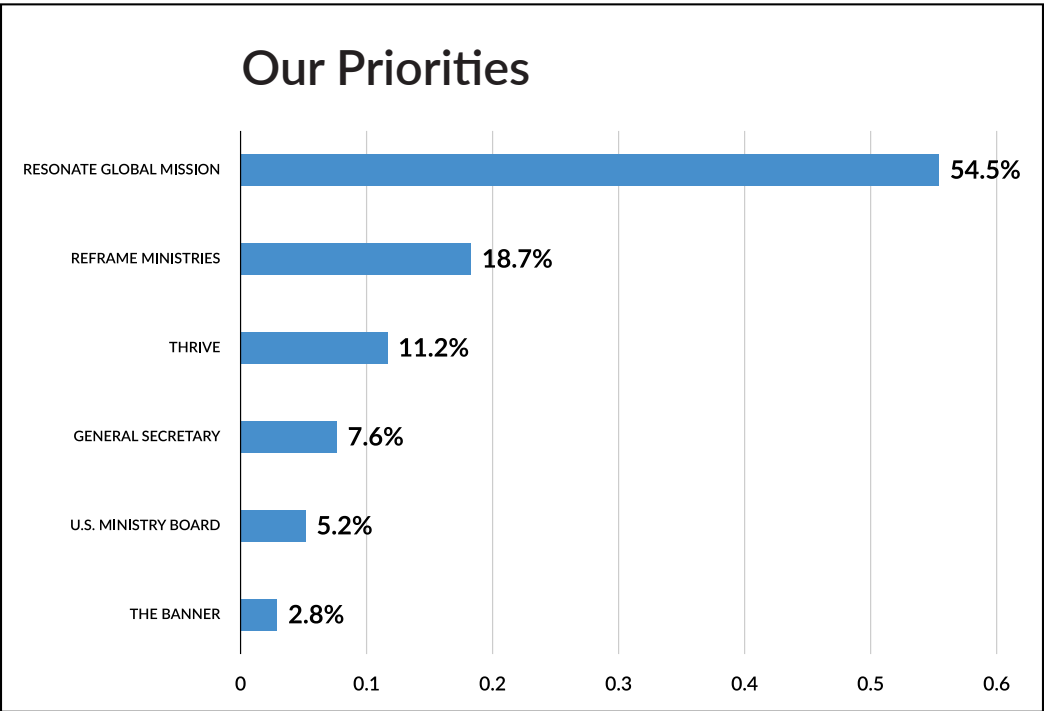


Please visit crcna.org/ministryshares to learn more and discover resources that help promote and explain the impact of The Ministry Shares Program.

Mission and Ministry Priorities

The following several pages share the investment priorities of the CRCNA. It is often asked where we are investing your gifts and offerings. The following information shares how your gifts and offerings are used to spread the gospel and serve the churches of the CRCNA.

The graphic below reflects the priorities of the Christian Reformed Church as it relates to our agencies. More than 73% of our budget is invested in missions (Resonate and ReFrame).



The Christian Reformed Church in North America enters into yearly agreements with the U.S. Ministry Board and the Canadian Ministry Board about how they will work together on mission and ministry. The following information is the planned expenditures for shared ministries during fiscal year 2025/2026. We are providing you with this information so that your classis and church can better understand where your gifts are being invested for the mission and ministry of the Christian Reformed Church in North America around the world and at home.

Office of General Secretary: Expenditures for 2025/2026

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Admin Expenditures	916,862	844,730	72,132
Synodical Services Expenditures	549,228	549,228	0
Synodical Deputies Expenditures	37,200	\$33,000	4,200
Annual Meeting (Synod)	567,805	544,705	23,100
Ecumenical Relations	95,198	68,668	26,530
Judicial Code Committee	7,610	7,610	0
Study Committees	22,130	22,130	0
Stated Clerk	3,000	3,000	0
Historical Committee	105,000	105,000	0
Ministry Plan	5,000	5,000	0
COD Meetings	88,156	70,026	18,130
Yearbook	88,328	88,328	0
Candidacy	250,981	250,981	0
Communications	364,540	176,940	187,600
OGS Cost Share	0	-479,118	479,118
<i>The Banner</i>	966,000	735,700	230,300
<i>The Banner</i> Cost Share	0	160,300	-160,300
Total OGS Expenditures	4,067,038	3,186,228	880,810

Thrive: Expenditures for 2025/2026

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Core Operations			
Admin Expenditures	940,570	679,875	260,695
Engage	686,394	655,605	30,789
Connect	423,842	317,357	106,485
Equip	931,238	931,238	0
Operations	548,610	518,559	30,051
Total Core Operations	3,530,655	3,102,634	428,021
Program			
Thriving Congregations	172,362	172,362	0
Thriving Together 2	386,612	386,612	0
Family Faith	283,050	283,050	0
Generation Spark	5,008	0	5,008
Therefore Go	0	0	0
Total Program	847,032	842,024	5,008
TH Cost Share	0	-369,448	369,448
Total Expenditures	4,377,687	3,575,210	802,477

Reframe Ministries: Expenditures for 2025/2026

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
Arabic	72,000	53,000	19,000
Chinese	705,000	518,000	187,000
English	2,179,000	1,602,000	577,000
French	92,000	68,000	24,000
Hindi	137,000	101,000	36,000
Indonesian	195,000	143,000	52,000
Japanese	468,000	344,000	124,000
Korean	24,000	18,000	6,000
Portuguese	475,000	349,000	126,000
Russian	0	0	0
Spanish	215,000	158,000	57,000
Church Relations	241,000	171,000	70,000
Administration	970,000	840,000	130,000
Fundraising	1,044,000	846,000	194,000
Total	6,817,000	5,211,000	1,602,000

U.S. & Canada Ministry Board: Expenditures for 2025/2026

	United States Budget (US\$)	Canada Budget (US\$)
Admin Expenditure	1,280,137	591,000
Advancement	518,518	460,000
Faith Alive Christian Resources	623,710	110,000
Communications	0	121,000
Canadian Ministries	0	1,597,600
Subtotal	2,422,365	2,879,600
Gift Entry	171,444	187,000
Human Resources	801,592	214,000
Building	176,200	327,000
Finance	1,497,815	900,000
Information Technology	1,394,424	460,920
Risk Management	97,264	0
Payroll	106,281	117,000
Ministry Support Services	715,877	166,000
Total Central Services	4,960,897	2,371,920
Total Ministry Board Expenses	7,383,262	5,251,520

Resonate Global Mission: Expenditures for 2025/2026

	Consolidated (US\$)	United States (US\$)	Canada (US\$)
International Regions			
Central America Expenditures	272,314	272,314	0
Mexico & Caribbean Expenditures	62,517	62,517	0
Costa Rica Expenditures	181,783	181,783	0
Guatemala Expenditures	153,423	153,423	0
Honduras Expenditures	14,000	14,000	0
Nicaragua Expenditures	109,591	109,591	0
Eastern and Southern Africa Expenditures	294,893	230,677	64,215
South Africa Expenditures	380,691	316,480	64,211
Kenya Expenditures	142,755	142,755	0
Uganda Expenditures	374,296	374,296	0
Zambia Expenditures	148,108	148,108	0
East Asia Expenditures	10,000	10,000	0
China Expenditures	170,033	170,033	0
Korea Expenditures	169,593	169,593	0
Turkey Expenditures	37,400	37,400	0
Japan Expenditures	648,922	648,922	0
Europe Expenditures	61,849	61,849	0
Germany Expenditures	134,381	134,381	0
Hungary Expenditures	141,910	141,910	0
Lithuania Expenditures	90,511	90,511	0
Romania Expenditures	147,032	147,032	0
Russia Expenditures	139,511	48,614	90,897
Ukraine Expenditures	200,750	200,750	0
United Kingdom Expenditures	145,188	145,188	0
Mexico Expenditures	571,356	571,356	0
Egypt/Middle East Expenditures	44,491	25,456	19,035
Bangladesh Expenditures	6,600	6,600	0
Oman Expenditures	0	0	0
Egypt Expenditures	285,398	228,292	57,106
S SE Asia Expenditures	186,088	186,088	0
Cambodia Expenditures	110,415	46,000	64,415
Nepal Expenditures	159,516	159,516	0
Philippines Expenditures	4,000	4,000	0
West Africa Expenditures	97,297	97,297	0
Cuba Expenditures	64,000	0	64,000
Dominican Republic Expenditures	308,719	308,719	0
Haiti Expenditures	73,340	73,340	0

Sierra Leone Expenditures	76,746	76,746	0
Guinea Expenditures	342,516	342,516	0
Mali Expenditures	37,239	37,239	0
Nigeria Expenditures	238,279	238,279	0
Reconnect Expenditures	155,000	155,000	0
Partner Missionaries Expenditures	1,979,329	1,776,141	203,188
Volunteer Expenses	300,000	300,000	0
International Regions Cost Share	0	-398,551	398,551
Total International Regions	9,271,780	8,246,161	1,025,618
Core Initiatives:			
Church Planting Core Initiative	756,687	599,616	157,071
Global Mission Core Initiative	55,240	50,000	5,240
Diaspora and Ethnic Ministries	745,448	740,209	5,240
Timothy Leadership Training	288,293	288,293	0
Educational Care	31,555	0	31,555
Volunteer Ministries Expenditures	274,880	186,284	88,433
Member Care	273,279	273,279	0
Local Mission Core Initiative	304,663	193,156	111,506
Campus Ministry	419,893	267,063	152,829
Global Coffee Break	462,387	433,322	29,065
Core Initiatives Cost Share	0	-376,327	376,327
Total Core Initiatives	3,612,325	2,654,895	957,266
North American Regions			
Eastern US Expenditures	348,264	348,264	0
Great Lakes Expenditures	383,046	383,046	0
Central USA Expenditures	315,291	315,291	0
Western USA Expenditures	423,784	423,784	0
Eastern Canada Expenditures	275,417	0	275,417
Western Canada Expenditures	200,522	0	200,522
Total North American Regions	1,946,324	1,470,385	475,939
Support Departments			
Administration	2,295,417	1,790,867	504,550
Advancement	828,519	429,373	399,147
Communications	893,076	893,076	0
Support Departments Cost Share	0	97,073	-97,073
Total Support Departments	4,017,012	3,210,389	806,624
Total RG JMAD Expenditures	18,847,441	15,581,830	3,265,447

More detailed budgets, including project income, can be found on the CRCNA Finance website: crcna.org/finance. We invite you to review this data as a way to better understand how you are helping to proclaim the Gospel and train disciples for God's Kingdom.

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

2024 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

Every ministers that is part of the pension plan receives an annual financial statement. If you are not recieving a statement please contact the pension office.

Salary Information

As of early August 2025, Thrive is finalizing a comprehensive toolkit of best practices regarding church employees and human resources. Thrive anticipates that the site will be live by September 5, 2025. The site is crcna.org/churchstaffing. As part of this toolkit, there is a checklist for determining ministers' compensation. This checklist will enable both the church council and the minister to have a better understanding of the total compensation package. In addition, the toolkit also provides resources related to retirement planning for ministers.

Please use these tools along with the data below to assist you in determining a proper compensation package for your minister.

The data below is based on information received from ministers of the Word who are participants in the Ministers' Pension Plan. This group represents the majority of active ministers in the CRCNA. Participants in the pension program are required to report their total base salary and housing or parsonage allowance annually. We have utilized this data to compile the information presented in the following pages.

Why is this new method better? Firstly, the response group is larger, providing more reliable insights. Secondly, using averages of components is more useful than simply summing up compensation. The housing allowance for each minister depends on personal circumstances and local economic factors, which can vary significantly across classes and geographic areas.

For more detailed pay data specific to your classis, we recommend reaching out to other churches in your area. If you are looking for a broader salary report for a particular position at your church, you may find useful information at www.churchlawandtax.com/salary.

We hope this approach to the Ministers Compensation Survey provides you with valuable insights and supports your decision-making process regarding minister compensation at both the church and classis levels.

Average Total Base Salary plus Housing by Classis - 2025

Classis Arizona	\$85,200	Classis Kalamazoo	\$86,509
Classis Atlantic Northeast	\$86,659	Classis Ko-Am	\$32,452
Classis California South	\$86,055	Classis Lake Erie	\$85,980
Classis Central California	\$99,516	Classis Lake Superior	\$78,399
Classis Central Plains	\$86,504	Classis Minnkota	\$78,018
Classis Chicago South	\$104,228	Classis Muskegon	\$93,898
Classis Columbia	\$84,473	Classis North Cascades	\$103,692
Classis Georgetown	\$89,207	Classis North Central Iowa	\$72,237
Classis Grand Rapids East	\$98,015	Classis Northern Illinois	\$107,575
Classis Grand Rapids North	\$82,211	Classis Northern Michigan	\$69,258
Classis Grand Rapids South	\$83,072	Classis Pacific Northwest	\$82,816
Classis Grandville	\$93,972	Classis Red Mesa	\$61,969
Classis Greater Los Angeles	\$87,038	Classis Rocky Mountain	\$81,654
Classis Hackensack	\$104,772	Classis Southeast U.S.	\$102,570
Classis Hanmi	\$65,116	Classis Thornapple Valley	\$101,696
Classis Heartland	\$81,165	Classis Wisconsin	\$83,955
Classis Holland	\$93,110	Classis Yellowstone	\$93,183
Classis Hudson	\$66,740	Classis Zeeland	\$86,248
Classis Iakota	\$87,997	Other	\$103,052
Classis Illiana	\$97,428		



Values-Based Investing

**Christian Reformed Church Loan Fund
Investment Certificates Available.**

**Proceeds finance loans for churches
and affiliated organizations.**



www.crcna.org/loanfund
Email: loanfund@crcna.org
Call: 616-224-0829

Interested INVESTORS should request and carefully read the OFFERING CIRCULAR before making their investment decision. For more information about our investment certificates or to request an offering circular go to www.crcna.org/loanfund, email loanfund@crcna.org, or call 616-224-0829.

This is not an offer to sell our securities to you and we are not soliciting you to buy our securities. We will offer and sell our securities only in STATES where authorized. The offering is made solely by our OFFERING CIRCULAR.

2026 Church Year Calendar

January

- 1 – (Thurs) New Year's Day
- 6 – (Tues) Epiphany
- 11 - ReFrame Ministries
- 18 – Sanctity of Human Life Sunday – Thrive
- 19 – (Mon) Martin Luther King Jr. Day (U.S.)

February

- 8 – Ministry Shares
- 15 – World Renew – Disaster Response Services (U.S.)
- 15 – World Renew – Canadian Foodgrains Bank (Canada)
- 16 – (Mon) Presidents Day (U.S.)
- 16 – (Mon) Family Day (Canada)
- 18 – (Wed) Ash Wednesday
- 22 – First Sunday of Lent – Justice and Hope Sunday (Canada) – Canadian Justice Ministries

March

- 1– *The Banner*
- 11 – (Wed) Annual Day of Prayer
- 15 – Thrive
- 29 – Palm Sunday – Calvin Theological Seminary

April

- 3 – (Fri) Good Friday
- 5 – Easter Sunday – Resonate Global Mission
- 26 – Abuse Awareness Sunday – Thrive

May

- 7 – (Thu) National Day of Prayer
- 10 – Mother's Day – World Renew
- 14 – (Thu) Ascension Day
- 17 - ReFrame Ministries
- 18 – (Mon) Victoria Day (Canada)
- 24 – Pentecost – Resonate Global Mission
- 25 – (Mon) Memorial Day (U.S.)
- 31 – Trinity Sunday

June

- 12 – (Fri) Synod begins
- 14 – Candidacy Committee

Synod meets June 12-18

- 21 – National Indigenous Peoples Day (Canada), Father's Day – Indigenous Ministry (Canada)
- 28 – Refugee Sunday – World Renew

July

- 1 – (Wed) Canada Day
- 4 – (Sat) Independence Day (U.S.)

August

September

- 6– Calvin University
- 7 – (Mon) Labor Day
- Mission Emphasis Week (Sept. 13-20)
- 20 – Resonate Global Mission
- 27 – Ministry Shares

October

- All Nations Heritage Week (Sept. 28-Oct.4)
- 4 – All Nations Heritage Sunday – Thrive
- 12 – (Mon) Thanksgiving Day (Canada)
- Disability Awareness Week (Oct. 12 – 18)
- 18 – Disability Awareness Sunday – Thrive
- 25 – Reformation Sunday
- World Hunger Awareness (Oct. 19 - Nov. 1)

November

- 1 – World Hunger Sunday – World Renew – World Hunger
- 8 – International Day of Prayer for the Persecuted Church – ReFrame Ministries
- 10 – (Tues) Veterans Day (U.S.)
- 10 – (Tues) Remembrance Day (Canada)
- 15 – Chaplaincy Sunday – Thrive
- 22 – Resonate Global Mission
- 26 – (Thu) Thanksgiving Day (U.S.)
- 29 – First Sunday of Advent

December

- 6 – ReFrame Ministries
- 25 – (Fri) Christmas Day – World Renew
- 31 – (Thurs) New Year's Eve

Organizations Recommended for Financial Support in 2025

Please Note: The action of Synod 1992 related to the financial support provided by Christian Reformed churches relative to these agencies:

" . . . in light of the growing number of agencies seeking recommendation for financial support, [synod] remind[s] the congregations of the synodical decision of 1970 wherein "synod urge[d] all the classes to request their churches to pay denominational causes before making gifts to nondenominational causes on the synod approved accredited list. Grounds: Our denominational causes should have priority in our giving. . . . "

(Acts of Synod 1970, p. 81)

Synod 2025 recommends the following denominational agencies and institutions for one or more offerings.

The Banner P.O. Box 30006 Lansing, MI 48909-9760	Calvin Seminary 3233 Burton St SE Grand Rapids, MI 49546
Calvin University 3201 Burton St SE Grand Rapids, MI 49546	Thrive P.O. Box 30006 Lansing, MI 48909-9760
ReFrame Ministries P.O. Box 30006 Lansing, MI 48909-9760	Resonate Global Mission P.O. Box 30006 Lansing, MI 48909-9760
World Renew 8970 Byron Commerce Dr SW Byron Center, MI 49315	

Evaluating Non-Profit Organizations for Offerings

Note about Recommended Organizations

Synod 2023 adopted a motion to discontinue the practice and policy of reviewing and recommending charitable organizations to CRC churches for offerings. The Office of General Secretary provides the following guidelines to assist churches in their vetting process of charitable organizations being considered for offerings:

A. General Requirements

The organization must:

- have been in existence for a minimum of three years.
- be closely related to our integral work.
 - for the CRCNA that was: works of mercy, of Christian education, or the distribution of the Word of God.
 - This included affiliated colleges and universities (Dordt, King's, Redeemer, Trinity).
- be closely allied with our ecclesiastical mission.
- agree with the CRCNA's fundraising ethical guidelines.
- not compete directly with existing denominational ministries.

B. Program Requirements

- A statement of the purpose along with clearly identified goals of the organization.
- Clearly outlined changes to purpose and goals if those have taken place in the last year.
- A statement describing new programs or changes in current programs.
- An explanation of programs the organization is no longer engaged in.
- Geographical area served.
- List of degree programs offered or soon to be offered (if applicable).
- Corporate bylaws, and/or changes to bylaws.

C. Financial Requirements

To analyze the financial conditions of the various organizations asking for financial support, such organizations are to provide the following information:

- Federal Employer ID number in the US; Charity Registration Number in Canada.
- Most recent financial statement, audited or reviewed by a Certified Public Accountant or Chartered Accountant.
- Current and previous fiscal year's operating budget, including the percentage attributed to program and support expenditures.
- Statement of the amount of contributions received from Christian Reformed Church congregations and the percentage this represents of total contributions.
- Statement indicating a fidelity bond is in effect and the amount of that bond coverage.
- Financial analysis including, but not limited to, the following:
 - Days operations coverage = $(\text{cash} + \text{investments} + \text{other liquid current assets} - \text{current liabilities}) / 250$
 - Dollar and percent change in net assets from the prior year
 - Percent overhead = $(\text{management and general} + \text{fund raising}) / \text{total expense}$
 - Comparison of net asset levels over the prior three years
 - Source of current assets during the prior three years

Helpful Information, Links, and Websites

Church Administration & Finance Guide

The guide is a printable resource for all classes and churches in the US and Canada. New editions are scheduled to be available annually in mid-July. Notices will be sent to classis and church treasurers when the guides are ready. Visit the ministry shares website under the resource tab for a PDF download. Contact the Finance office if you need additional information.

Website: crcna.org/ministryshares

Email: finance@crcna.org

The Ministry Shares Program

Ministry Shares are an important part of funding and maintaining our denomination and our shared ministries. You can find a lot more great information at the Ministry Shares website including: information about allocations, remittance forms for ministry share gifts, schedule for the pledge season, as well as videos and stories about the impact ministry shares are having around the world.

Website: crcna.org/MinistryShares

Email: advancement@crcna.org

Ministry Shares Forms and Resources

The ministry shares remittance form and other details about ministry shares can be found in the Church Administration and Finance Guide or on the ministry shares website. Forms, stories, videos, and other information about ministry shares are available for your review. Contact CRCNA Advancement if you need more information.

Website: crcna.org/MinistryShares

Email: advancement@crcna.org

CRCNA Loan Fund

The Loan Fund offers low-interest loans to Christian Reformed churches in the United States which can be used for the purchase of facilities, the construction or remodeling of a facility, and, when funds are available, the refinancing of existing debt. These loans are usually made with rates and fees that are more favorable than those offered by traditional lenders such as banks and credit unions. Visit the Loan Fund website for more information.

Website: crcna.org/LoanFund

Email: loanfund@crcna.org

Denominational Archives (Calvin University--Heritage Hall)

Be sure your churches and classes send their materials to the CRC archives regularly. We pay the archives to maintain a historical record of our files--please use it. The website below includes a guideline for record retention that is helpful in determining how long to keep files of all sorts. If a church is closing, have their files sent to the Archives. All documents and files will be returned to their "owners" after they have been scanned.

Website: library.calvin.edu/hh/crcna

Email: crnarchives@calvin.edu

Retirement Plans for Ministers of the Word

The CRC offers a defined benefits pension plan for ministers of the Word. Information for that plan can be found in this booklet as well as online.

Website: crcna.org/ministerspension

Email: pension@crcna.org

Retirement plan for Commissioned Pastors & church staff—Envoy Financial

To offer a retirement plan (403b) to commissioned pastors and church staff, the denomination has partnered with Envoy Financial. The enrollment fee is paid through Ministry Shares.

Website: retirement.crcna.org

Email: pension@crcna.org

Reformed Benefits Association

With the Reformed Benefits Association, you'll gain access to competitive group insurance plans with all the benefits you deserve. As a benefits partner dedicated to supporting your ministry, we manage all of the contracts and vendor relationships—whether that's for your health, dental, vision, life, or disability insurance plans.

Website: reformedbenefits.org

Email: benefits@reformedbenefits.org

Phone: 800.701.8992

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 minister of the Word. More information is available at the Pension website. Please feel free to contact the pension office directly with any questions.

Website: crcna.org/pension

Email: pension@crcna.org

Phone: (616) 224-0722

Federal Employment ID Number (s)—Clearing up the FEIN Confusion

- The denomination's FEIN is not the same as an individual congregation's or classis' numbers and should not be used as such. If you have questions about your organization's FEIN, please contact the denomination. If you cannot find a record of your FEIN, please contact the denominational Yearbook office to make sure your church doesn't already have one on file. If we have a record of your FEIN we will send you verification.
- The FEIN is the corporate equivalent of a Social Security number. It is needed to open a bank account or issue a paycheck or pretty much any official corporate action. Getting an FEIN is as easy as going online and asking for one. If you go to the IRS website (www.irs.gov) and find the Employer Identification Number area, the system will actually issue the new FEIN online. If you do request an FEIN number, please send it to us so we can add it to the denomination's confidential database.
- An emerging church does not need its own FEIN number to be covered under the CRC nonprofit status, but it must be declared by its classis to be an emerging church and be recorded as such in classis minutes.
- An emerging church can use the parent church's number, but then the bank account technically belongs to the parent church. By getting their own FEIN, an emerging church can remain under the supervision of the parent church council, but there will be no doubt about the separation of the bank accounts etc.

Once a church gets its own FEIN number, the church should notify the denomination of the number and it will be entered into the denomination's confidential database.

- Note: FEIN number is only for the government to identify the church. All churches should be tax exempt automatically, but the number gives proof of the church status.

Website: **IRS.gov**

Email: **finance@crcna.org** or **yearbook@crcna.org**

Cybersecurity Resources

Cybersecurity is becoming critical for every organization. Protecting data at your church should be a priority. Today churches have a lot of personal information that should not be available to anyone (bank accounts, birthdates, address, etc...). This information needs to be protected, and the church has a responsibility to take every precaution to protect the data. Here are a few ideas you can consider and some websites to visit to help you get started. Please take protecting your digital data seriously.

Step 1: Be Vigilant. Have a security conscious mindset.

- Slow down! Take time to examine the message. Stop and screen links before clicking!
- Never open unsolicited attachments or attachments from unknown sources
- If something seems fishy, it probably is
- Remember the zero trust mindset: never trust, always verify

Step 2: Use built-in (free) security tools

- Enable automatic software updates for all devices
- Use unique and strong passwords for each digital account (employ a password manager)
- Ensure built-in malware protection (antivirus and firewall) is enabled
- Backup your data
- Set up two-factor authentication whenever possible

The Global Security Alliance (GSA) Cybersecurity Toolkit is a great resource that will guide you through the setup process of the security tools listed above

Website: **IRS.gov**

Email: **finance@crcna.org** or **yearbook@crcna.org**

Together, We Do More

As the Christian Reformed Church in North America, we express the good news of God's kingdom that transforms lives and communities worldwide. Our denominational ministries and initiatives reflect our shared, five-fold calling of: Faith Formation, Global Mission, Gospel Proclamation & Worship, Servant Leadership, and Mercy & Justice.

As individuals and congregations, we seek to carry out these callings in our lives. We also do it together through regional assemblies (called classes) and through the denominational ministries below, in the firm belief that together we can do more.

Agencies



Educational Institutions



Publications



How Can We Help?

You and your church now have three options for easier access to CRC ministries and resources.



Click

Search hundreds of resources from CRC ministries and churches.

Try it out at
[**crcna.org/Resources**](https://crcna.org/Resources)



Call

Got a ministry question but not sure who to call?
We can help.

Give us a shout at
800-272-5125



Chat

Oh yeah, we chat too.
Type and we'll type back.

Chat from any page at
[**crcna.org**](https://crcna.org)

If you have a ministry need and wonder if your denomination can help, just click, call, or chat.

We're here to serve.



**Christian
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Church**