

Financial Management

Introduction

As a church committed to "courageous influence in the Kingdom of God," our approach to financial management reflects our deep conviction that we are "personally committed to use all that God has given us to impact the world for His glory" (Personal Impact Value). This handbook outlines how we steward our resources across all campuses and locations in a way that enables us to "create discipleship communities across Australia and Nepal, where everyday people live in a restorative and transformative relationship with Jesus."

Our financial management practices are built on the foundation that "Jesus Christ is the Head of our Church" and our belief that "the Spirit and structure are important." As our Ministry Philosophy states, "Our church functions best when structure serves what the Spirit is doing. We outwork this in humility and community" (Philippians 2:3).

Campus/Location Connect Finance Model

In alignment with our value of Humble Growth and our leadership commitment that "discipleship is our life, leadership is our privilege," we've developed a finance model that balances Biblical principles with practical stewardship. This model empowers local leadership while maintaining unity across our church family, reflecting our commitment to being "locationally motivated, centrally supported, and unified in our vision, values, and mission."

Our financial structure is guided by four key principles that align with our church's values:

1. Transparency (Integrity) - Reflecting our commitment to authentic leadership
2. Accountability (Stewardship) - Demonstrating that "if any task is below us, then leadership is beyond us"
3. Flexibility (Vision) - Supporting our belief that "we do not back down when God leads us to new things"
4. Generosity (Value) - Expressing our conviction that "People Matter"

Campus/Location Connect Operations Account

The operations account is used by the campus or location connect to fund local needs like church supplies, catering, utilities etc. A share of the locations tithes are paid as income to the operations account. The categories used for expenses are:

Advertising Bank Charges Conferences Consultants/Contractor Donations/Gifts Dues and Subscriptions Education and Training Equipment Hire/Rent Events Expenses Hospitality/Meetings Insurance Local Missions Licence Fees Minor Equipment/Software	Motor Vehicle Expenses <ul style="list-style-type: none"> • Fuel • Registration/Insurance • Repairs and Maintenance Property Expenses Repairs and Maintenance Resources Security Supplies <ul style="list-style-type: none"> • Catering Supplies • Church Supplies • Cleaning Supplies • Delivery/Postage/Freight • Office Supplies • Printing/Copying/Design 	Travel <ul style="list-style-type: none"> • Accommodation • Fares • Fuel • Internal/Local Travel • International Travel • Meals • Parking Utilities <ul style="list-style-type: none"> • Electricity and Gas • Rates • Telephone/Internet • Waste Collection • Water Visiting Ministries
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Campus/Location Connect Community Engagement Account

This account embodies our mission to connect our communities to Christ, enabling each location to fulfil our value that "People Matter" through practical community engagement. The funds support initiatives that help people "Know Jesus, Grow in Jesus, Live like Jesus, and Share Jesus."

The community engagement account receives funds directly as donations or as income from community leases or from other community based sources. The account is used to fund the community engagement activities for a location. The funds are not shared outside of the location they were raised for unless otherwise decided by the local finance team and/or requested by the Board.

Campus/Location Connect Faith Offering Account

The faith offering account receives funds directly from individuals or businesses during our annual faith offering events. The funds are usually used towards capital projects but can also be used for

other local needs like employment, furthering community engagement opportunities or to support other needs throughout the wider church. The funds are not shared outside of the location they were raised for unless otherwise decided by the local finance team.

Account/Fund Management

Generocity Church manages various funds, including the GC Fund, HR Fund, Building Fund, and Operations Fund. Each of these funds is managed by a dedicated team of people chosen and approved by our Senior Pastors and the GC Board.

Conferences and Training

NSW State Conference is compulsory for Lead & Associate Pastors and their families to attend every 2 years. Campus budgets need to allow for registration, travel, and accommodation expenses. Any extra staff or team members attending need to be budgeted for accordingly.

Building Income Distribution

1. Any funds generated by a Commercial Lease (i.e. those leases that are of a commercial nature, have long terms, and have a commercial lease negotiated and prepared by Generocity Church) are distributed to the GC Building Fund. This allows Generocity Church to continue maintaining, developing, and purchasing building assets.
2. Any funds generated by a Community Lease (i.e. those leases that support community engagements, usually one-off events or short term, and have been organised by the local campus) are distributed to the Local Campus Operations Fund. This enables the campus to further their community partnerships by utilising those funds.

Asset Management

No sales or significant changes can be made to any physical asset, including equipment, without approval from the Senior Pastor, Executive Pastor, or GC Board.

GST Returns

All GST returns are paid into the GC Fund. Any variation to this must be considered and approved by the GC Board or their delegated representatives.

By adhering to this finance model, we ensure that our church remains transparent, accountable, flexible, and generous in its stewardship of the resources God has entrusted to us. This enables us to effectively support the growth and impact of our church while empowering local leadership to make decisions that best serve their communities.

Distribution of Tithes - Campus

At Generocity Church, our regular Tithes and Offerings are allocated to six key areas:

1. **Local Operations:** This budget covers expenses such as utilities, hospitality, cleaning supplies, and local outreach initiatives. Any excess funds in this area are used to support local vision and requirements.
2. **HR:** This area includes expenses related to staff salaries, benefits, and professional development.
3. **GC Fund:** The GC Fund covers costs associated with the overall operation of the church, such as insurance, professional fees, and cross-campus events.
4. **Building Fund:** This fund is dedicated to the maintenance, improvement, and acquisition of church properties.
5. **Ministry Fund:** The Ministry Fund supports various ministries within the church, such as GC Kids, youth programs, and outreach projects.
6. **The Horizon Project (THP):** THP focuses on church planting, missions, and community engagement initiatives.

These six key areas work together to support our mission of building disciples who Know Jesus, Grow in Jesus, Live like Jesus, and Share Jesus:

- **Local Operations:** Enables our locations to be life-giving spaces where people can encounter Jesus
- **HR:** Supports our team in leading with authenticity, integrity and humility
- **GC Fund:** Strengthens our ability to be 'locationally motivated, centrally supported'
- **Building Fund:** Creates spaces for discipleship communities to gather and grow
- **Ministry Fund:** Resources our mission to see lives transformed
- **The Horizon Project (THP):** Extends our courageous influence across Australia and Nepal

The distribution of finances across these areas is assessed, reviewed, and budgeted annually by the GC Board and GC Exec Team. This process involves analysing revenue trends, previous expenditure, and planned expenditure to determine the appropriate allocation percentages.

For a more detailed explanation of these topics, please refer to the attached 'GC Finance' PDF, which is also available on our website. This document can be shared with congregation members who wish to gain a deeper understanding of our financial structure.

[GC Giving and Financial Model](#)

Dealing with Money

Deposit Books:

Each campus is provided with a deposit book for the main GC Fund account and the THP account. If a new deposit book is needed, please email info@generocitychurch.com to request one. It is important to note that deposit books should not be re-ordered through the local bank branch, as they will be sent to the Cross Campus Team.

Giving/Deposit Form:

Whenever a deposit is made, a Giving Form [Giving Form - CBA](#) must be completed. This form should be completed by the host team as part of the Sunday giving collection and processing. Once completed, the form needs to be emailed to info@generocitychurch.com as soon as possible, ideally on the same day. A high-resolution photo or PDF scan of the form is acceptable.

Online Giving:

Our online giving platform is Tithely <https://tithe.ly/> with dedicated location specific links listed on the websites 'Give' page <https://www.generocitychurch.com.au/give/>. Tithely also has an app that makes setting up and managing tithes and donation very easy. Recurring payments are supported.

Guidelines for Processing Cash Donations

These guidelines are to ensure the smooth operation of banking and the protection of each person involved in the money handling process. This is for Sunday giving, cafe, THP etc.

During Service

- It is the responsibility of the head host to oversee the collection and counting of the Sunday giving. This is usually performed by the Ushers as approved by the local Campus Pastors
- After giving is collected, the giving is counted immediately
- The counting may be delayed by up to 5 days if there is a security safe for the giving to be kept in. In such a scenario, at least 2 people must witness the storing (and future recovery) of those monies with the remaining steps below to be followed when the giving is counted
- Counting must involve at a minimum 2 unrelated people
- Money should be counted separately by each individual
- A Giving Form (found [Giving Form - CBA](#)) is to be completed and signed by each individual
- The banking deposit slip is to be filled out and the money is to be placed in the sealable Deposit Bag ensuring all compartments are completely sealed. Please note there is a separate compartment for cheques and deposit slips.
- The 'Client Copy' sticker with the bag serial number must be taken from the deposit bag and placed onto the paper giving form
- The giving form is then to be scanned or photographed and sent to info@generocitychurch.com. This should be completed as soon as the deposit bag is sealed and before deposit at the branch
- The lead pastor needs to designate a person to complete the physical deposit of the monies. The bag is to be kept in a secure place until collected by this person, along with any additional banking that has taken place during the week

Post Service

- The banking must be deposited in person at the branch

DGR Funds (Tax-Deductible Donations)

Must be used for:

Direct Benevolent Relief Activities:

- Emergency financial assistance, food, clothing, and shelter for people in need
- Healthcare support and medical assistance for disadvantaged individuals
- Housing assistance and homelessness prevention services
- Crisis support and intervention services
- Educational support and scholarships for disadvantaged groups
- Employment assistance and job training programs
- Family support services and counseling
- Mental health and wellbeing programs
- Disability support services and equipment
- Support for victims of crime, domestic violence, or disasters
- Cultural and community programs for Aboriginal and Torres Strait Islander peoples
- Settlement services for migrants, refugees, and asylum seekers
- Veteran support programs
- Programs addressing social isolation and community connection

Administrative Costs (must be reasonable and directly related):

- Staff salaries for service delivery
- Office rent and utilities for service locations
- Program materials and resources
- Transportation costs for service delivery
- Insurance and compliance costs
- Technology and equipment for service delivery

General Fundraising Income - Can be used for:

All of the above, plus:

- Fundraising costs and activities
- Marketing and promotional materials
- Building reserves (within reasonable limits)
- Equipment and infrastructure improvements

- Research and advocacy related to your charitable purposes

Key Restrictions:

- Funds cannot benefit private individuals (except as legitimate beneficiaries)
- Cannot be used for political campaigning
- Must advance charitable purposes, not generate profit
- Must maintain proper records and reporting

Managing Campus Finances

As we "live and lead with a commitment to become more like Jesus Christ," our approach to campus financial management reflects both spiritual wisdom and practical stewardship. This section outlines how we handle the resources God has entrusted to us, guided by our leadership cultural imperative that "we lead with authenticity, integrity and humility."

Campus Budgets:

Each campus has been provided with an operations budget template as of November 2018. Although completing a budget is not compulsory, doing so will greatly enhance the campus's ability to meet its own needs and those of the community. The campus dashboard is a valuable tool for assisting in budget preparation, as it allows you to view current average giving, historical spending per expense category, and average monthly spend per expense category. If you need assistance locating or completing the budget template, the Executive Team are available to help.

Campus Reports & Dashboards:

To better support campus decision-making regarding finances, each campus is provided with weekly and monthly reports, as well as an interactive online dashboard. The dashboard is populated with comprehensive financial information specific to each campus, including giving trends, income and expenses, and transaction details. The dashboard can be accessed at <https://datastudio.google.com>, and access is granted to anyone associated with the campus email group.

Campus Weekly Report (Income)

This report is a PDF snapshot from your campus dashboard that is emailed to the campus email address every Monday at midday. The first page is the Campus Tithes overview and shows the campus giving for this week along with lots of other information around giving (averages, eft/online/cash split, comparison periods, trends).

Campus Monthly Report (Profit and Loss)

Each month, around the 15-18th, you will receive your Profit & Loss (P&L) report from the previous month. Due to the large number of transactions that need to be reconciled at the end of the month (including those reported against all our expense cards) this report cannot be produced any earlier. You are encouraged to read this report and to use the information to populate your Campus Operations Budget. To assist you, the list of Expense Categories in your budget are aligned with those in the monthly P&L. You will also receive a Balance for the campus Faith Offering account as part of your monthly P&L reports.

Generating a Supplier Invoice:

From time to time, the campus may need to supply an invoice for various reasons, such as building hire. To generate an invoice, please send a request to accounts@generocitychurch.com, providing the following details:

- Customer's name
- Address
- Phone number & email address
- Line item details (description of what the invoice is for)
- Amount to be charged
- Any special terms that were negotiated

WEEL Expense Cards:

Digital Expense cards are available to authorised individuals as a means of paying for expenses. These cards have a predetermined monthly limit. If a permanent or temporary change to the monthly limit is required, please contact the Office Administrator. Cardholders are required to retain all receipts for purchases made using the expense card. Reporting your expenses is completed by using the WEEL app or on the WEEL website at letsweel.com

Gift Cards

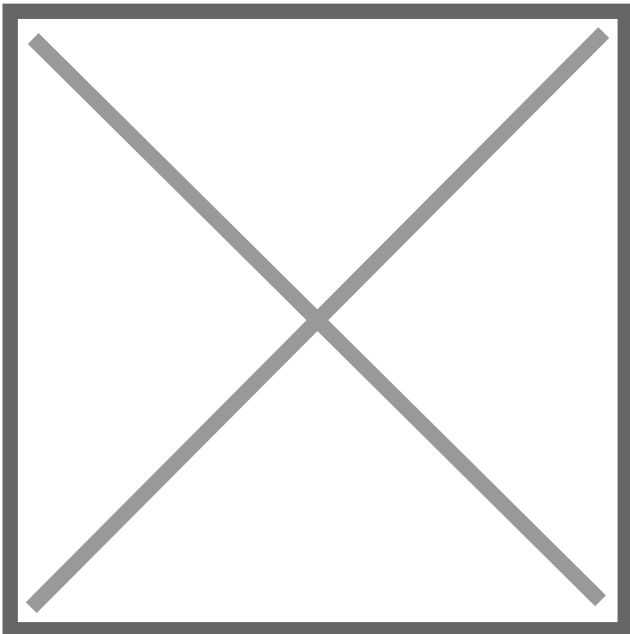
Gift Cards are often given as a way of preparing a financial gift for someone. You cannot give gift cards in lieu of a wage or as payment towards services or products supplied. A gift card is a one off (non-recurring) gift.

Additional Financial Guidelines

Our financial protocols reflect our commitment to being "connected and accountable." As our Leadership Cultural Imperatives state, "We build strong connections based on shared values, responsibilities, and care for each other." These guidelines ensure we handle God's resources with integrity while empowering each location to have maximum impact in their community.

To maintain the integrity of our financial systems, cash donations are handled according to specific protocols designed to ensure security and accuracy in both handling and counting. These protocols include having two unrelated individuals count the offerings, recording the amounts on a giving form, and promptly depositing the funds.

Our financial responsibilities are structured in a way that empowers local campuses to make decisions that directly impact their communities while still maintaining appropriate oversight and accountability. This structure is based on four key principles:



1. Transparency: Financial information is openly shared with the relevant stakeholders.

2. **Accountability:** Campuses are responsible for their financial decisions and must adhere to established guidelines and procedures.
3. **Flexibility:** Within the boundaries of accountability, campuses have the flexibility to make financial decisions that best serve their unique needs and goals.
4. **Generosity:** Our financial management practices are rooted in the principle of generosity, as we seek to bless others and advance the Kingdom of God through the wise stewardship of our resources.

Payment of Invoices

All invoices are processed through the GC Office, with payment runs occurring on the first work day of each week. Invoices can be sent directly from the supplier to accounts@generocitychurch.com or forwarded by the Lead Pastor or Campus Administrator. It is crucial that invoices are forwarded promptly to ensure timely payment, as this helps maintain positive relationships with the local community and reflects our commitment to excellence and generosity. Invoices are paid by the due date unless otherwise arranged with the office.

Reimbursements

At times, church members or staff may make purchases that require reimbursement. In such cases, a Reimbursement Form must be completed and signed by the person requesting the reimbursement. These purchases should be approved by the Lead Pastor prior to the purchase to ensure alignment with the campus budget. The Lead Pastor must sign the reimbursement form as proof of authorization. The form and all supporting documents/receipts should be scanned into a single PDF and emailed to accounts@generocitychurch.com for processing and payment, which usually occurs every Monday morning.

[Reimbursement Form](#)

Dues

As a member of the Australian Christian Churches (ACC) movement, Generocity Church pays dues for our membership. These dues are calculated annually for each campus based on the following structure:

- ACC National Dues: 1% of Giving/Tithe income
- ACC State Dues: 1.5% of Giving/Tithe income

The payment of dues usually occurs around March each year. It is important for campus leaders to understand and support this act of stewardship, as it acknowledges our participation in the larger ACC movement. By paying dues, we gain access to various support services and resources provided by ACC to assist in running our church effectively.

Building and Property Maintenance

The following guidelines assist in determining the funding arrangements for building purchase and maintenance. They are only guidelines, Lead Pastors or Local Campus Building Teams should always consult with the Cross Campus Building Team prior to undertaking any significant expenditure or commitments.

1. Initial build/development will be worked through on a case by case basis with Local Campus Team, GC Cross Campus Building Team and the GC board.
 - Buildings or part thereof leased to a third party under a commercial lease (all monies of which go into the centralised building fund) is maintained by the building fund. If maintenance expenditure is required contact the GC Cross Campus Building Team to seek approval.
 - Buildings used by the local campus for church and community purposes are maintained by the local campus (through operations and/or faith offering).
2. If significant and/or unforeseen spending is required for a maintenance issue (especially one involving WHS and/or insurance) the campus can apply for assistance in writing to the Board.
3. Significant redevelopment/improvement of buildings used by local campuses is funded by local campuses through faith offering, special fundraising and so forth.

4. Significant redevelopment/improvement of buildings used for commercial lease will be paid for by the Central Building Fund, unless it is part of an initial build/development in which case costs will be worked through on a case by case basis.
5. Air Conditioning Maintenance:
 - Professional servicing of air conditioning systems must be conducted annually. This cost will be covered by the GC Building Fund, subject to the following process:
 - The campus must obtain quotes for the professional service
 - Quotes must be submitted to the Office Administrator for approval before booking
 - Once approved, the campus can proceed with scheduling the service
6. Campuses are responsible for regular maintenance between professional services, including:
 - Quarterly visual inspections of all units
 - Six-monthly filter cleaning (or more frequently if quarterly inspections indicate the need)
 - Prompt reporting of any issues or concerns to the Safe Places Executive Pastor

Events and Funds

Events are opportunities to live out our values of Personal Impact and People Matter. While maintaining financial responsibility, we encourage creative approaches that help everyday people discover their identity in Jesus and experience His transforming presence.

Event Budgets

The GC Board does require that events have a positive cash effect on finances. If the event is an outreach opportunity, then the event expenses can be considered from other sources with proper planning and approval.

If your campus runs a local event it is usually reported within your Campus Operations Fund. So any profit from the event will remain in the campus operations fund to be used by the campus. Likewise, any financial loss incurred by the event will be covered by the campus operations fund.

Accepting Payments for Events

If your campus is hosting an event and needs to receive funds (ticket sales, donations etc) then please organise this with the GC Office before giving out bank details or payment instructions. The advertised campus bank accounts are for the receiving of Giving (Tithes and Offerings), not for the management of campus events or campus funds.

Our church management platform can also be used to create events and accept payments.

Large Events and Reporting

If it is a large event and you require financial reporting at the end of the event (Profit and Loss), then please organise this with the office as part of your event planning.

A Note on Gifts

Generosity flows from our identity as followers of Jesus who are 'personally committed to use all that God has given us to impact the world for His glory' (1 Peter 4:11). As a church committed to courageous influence, we celebrate generosity as both an expression of Thankful Hope and a testimony to our belief that People Matter.

Living with 'faith-filled thankfulness and steadfast hope in all situations' (1 Thessalonians 5:18), we understand that generosity is more than a financial transaction—it's a Spirit-led response that transforms both giver and receiver. This reflects our commitment to creating discipleship communities where everyday people live in restorative relationship with Jesus.

We recognize the need to balance Spirit-led generosity with wise stewardship. While operational costs are primarily managed through our church budget, we celebrate when individuals are moved to express their personal impact through giving. This reflects our value of humble growth - acknowledging both the practical needs of ministry and the Spirit's work in prompting generous hearts. When someone expresses a desire to support specific ministry expenses, we direct their giving through the campus account, ensuring both accountability and the freedom to respond to God's leading.

One off expenses such as craft for GC Kids, morning tea items, or even larger items that may be given to be a blessing to the campus or ministries undertaken by that campus are accepted in the generous light given.

We desire for people to operate out of the freedom of generosity not the expectation.

Summary

Financial management at Generocity Church is more than just handling money—it's about stewarding resources to fulfil our vision of creating discipleship communities where "everyday people are called to have an eternal impact for an extraordinary God." Through these practices, we enable each location to live out our mission of connecting communities to Christ while maintaining the highest standards of integrity and accountability.

Remember, as our Ministry Philosophy states, "We are committed to sharing our resources and gifts." These guidelines help us do that effectively, ensuring that structure serves Spirit as we pursue God's Kingdom purposes together.

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