

# COSP

A Publication of Church Supplies & Services | August 2010



*Will Mancini, Author, Church Unique*

## CLARITY is KEY

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### Clarity in Financial Reporting

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### Making Unusual Generosity the New Normal

Leaders that boldly clarify biblical generosity will abundantly resource the vision. It is possible to build a culture where unusual generosity is the new normal.



### Clarity of Calling in the United State of Generica

Our clarity in calling came when we realized that we are called to be well diggers rather than temple designers and builders. Don't wrap your unique vision and clarity of calling with generic brick and mortar.

Keep your contact information current. The lifeline of communication to our members is through correct contact information, i.e. key contact names, phone numbers and e-mail addresses. Send all updates to [danbishop@churchco-op.org](mailto:danbishop@churchco-op.org). Help us keep you informed of the latest in events and savings from our vendors.

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# Which part of "follow me" don't we understand?

As our culture has emerged... dare I say evolved? ...we have found many ways to add to the original direction of our Lord. We have 'membership' and sacraments, and lists of do's and don'ts. Early on, a list of ten was good enough. Those were distilled down to "Love the Lord thy God..." and "Love thy neighbor..." Since that time, we've splintered and added and built and reformed repeatedly.

Read the following pages. Find out why we concluded that our Clarity theme holds the potential to help all who labor in support of real ministry. In particular, take a look at Brad Leeper's article on page 26 and the ideas shared by Will Mancini on page 18, who is building his lifework on the theme of clarity. All our contributing writers in this issue really seem to grasp the merit of the message.



Also, we have a new CO+OP vendor to share with you. **Dahill** provides copiers and printers from Xerox and Sharp. Their programs for our CO+OP members are a worthwhile consideration as you select your next machines. See their ad

inside the front cover of this issue. We love being able to offer you the choices of two excellent office equipment vendors: American Business Machines and Dahill. Both companies are committed to helping our member organizations.

Perhaps you know already – but just in case you do not – this year has been the best time since 2004 to get new electricity agreements. Let our CO+OP help you find out what additional savings may be available to relieve the strain you may feel in your budget. Give us a call, or call TES Energy Services. See their ad inside the back cover.

## Early on, a list of ten was good enough.

Summer is a time to refresh and re-energize. Let's have clarity about that, too.

Kind regards,  
Dan Bishop  
Executive Director



# NACBA

## 2010 Meetings

### Alamo Chapter – San Antonio

Meeting on the second Thursday of each month at 11:30 a.m.

Contact: Jodie Sell, 210-494-3455, x231

jodie.sell@coker.org

www.nacbaalamo.org

### Capital Chapter – Austin

Meeting on the second Thursday of each month at 12 noon.

Contact: Mollie DeVries, 512-255-3322

mdevries@palmvalleylutheranchurch.org

### Dallas Chapter

Meeting on the third Thursday of each month in the Dallas Metroplex at 11:30 a.m.

Contact: Larry Wright, 972-699-7555

LarryW@fumcallen.org

www.nacbadallas.org

### Fort Worth Chapter

Meeting on the third Thursday of each month, time varies.

Contact: Bob Waybright, 817-924-4266

bob.waybright@travis.org

www.gfwnacba.org

### Houston Metro Chapter

Meeting on the third Thursday of each month at 11:30 a.m.

Contact: Nancy Smith, 713-526-1188

nancys@CEPC.org

www.nacbahouston.org

### Waco "Heart of Texas" Chapter

Meeting on the second Tuesday of each month at 11:30 a.m.

Contact: Rick Cadden, CCA

rick.cadden@cabcwaco.org

### North Houston Metro Chapter

Meeting on the second Thursday of each month at 11:30 a.m.

Contact: Margie Serio, 936-521-1673

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For more information on a Chapter meeting in your area, visit the NACBA website, [www.nacba.net](http://www.nacba.net)

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# cleansweep

## When Disaster Strikes, Will You Be Ready?

by Cameron Blackmon

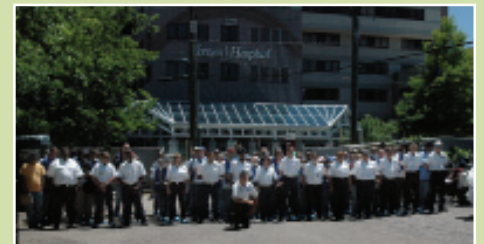
*Disasters have an uncanny habit of occurring at the most inconvenient times...damaging facilities, equipment, and materials that you can least afford to lose.*

Large-scale catastrophic events such as Hurricanes Katrina and Ike, and the Iowa/Tennessee floods have brought increased attention to the need for proactive disaster planning. Knowing what needs to be done before, during, and after a disaster strikes can prevent panic, reduce the extent of the damage, and help you carry out an organized recovery effort. This plan needs to address pre-loss preventive measures, emergency procedures, and post-loss recovery efforts. The plan should be read by, and be accessible to, all personnel within the organization.

Disaster Recovery Planning is defined as the process of creating and maintaining a plan that clearly defines the processes, policies, and procedures of restoring operations that are critical to the resumption of business; including regaining access to data, communications, workspace, and other business processes after a natural or human-induced disaster. Below outlines the key elements of preparing and maintaining a disaster recovery plan:

### Goals

You must determine and prioritize for your organization the goals that you hope to achieve through your Disaster Recovery Plan in the event a disaster strikes. Performing a Business Impact Analysis (BIA) can help you determine goals for your organization.





## Simplicity

Do not complicate the plan. When a disaster occurs, it may not be possible to understand and implement a complex procedural plan. Develop a pre-loss priority checklist and use the “KISS” principle: “Keep it Short and Simple”.

## Preparation

Community contingency plans exist for city, county, state, and regional disasters. Have a copy of them on hand in order to see how your facility fits into the overall plan. Have a Response Service Agreement (RSA) in place with the disaster recovery company to ensure that in the event of a community-wide disaster, your organization will receive priority response.

## Business Impact Analysis (BIA)

The purpose of a BIA is to quantify the hard cost of the business or portion of the business being inoperable after disaster strikes. The BIA must look at the interdependencies of the departments within the organization and set priorities for restoration based on the impact to the organization. The BIA will also define the window of time available to resume operations, the timeline of the restoration project, and the need for use of alternative facilities during the recovery period.

## Risk Analysis

Calculate the probability that a loss will occur within your organization. Several factors such as past experiences and geographic location must be considered when performing a Risk Analysis. Identify your organization’s dependency upon critical partners such as utilities, suppliers, and the disaster response company. Identify critical assets, equipment, and single points of failure that can shut down business operations, and make arrangements for duplication or quick replacement/restoration of these items. Define which risk factors will be handled proactively, and which will be handled reactively. For example, setting up a dividing wall to protect an asset, versus arrangements to expedite the replacement or restoration of the asset.

## Maintenance

Information needed to make the plan work such as people’s telephone numbers, job duties, and priorities/goals for the organization, may change over time. Establish regularly

scheduled dates approximately every six months to review the plan and ensure everything is current and accurate.

## Practice

Set up a mock disaster and work through your disaster plan. Practice your plan periodically to orient new employees.

## Execution

Stay with the plan – “Plan A” – and do not make any assumptions. In the event “Plan A” fails, have a “Plan B” for backup. Success is often determined by the organization’s ability to adapt and overcome.

A Response Service Agreement (RSA) is one of the most effective ways to be proactive with your organization’s Disaster Recovery Plan. By having an RSA in place with Blackmon Mooring, you will ensure that your organization will receive priority response in the event of a community-wide disaster. Often, this one component is the difference between a successful and unsuccessful Disaster Recovery Plan. Blackmon Mooring will be able to assist you in creating a Disaster Recovery Plan customized to your organization. We will be able to provide further information and worksheets that can be filled out which will help you gather all of the information necessary to create and implement a successful Disaster Recovery Plan. During the recent Tennessee flooding event, Blackmon Mooring was able to provide our RSA customers with priority response and begin recovery efforts within hours of initial notification.

For more information on getting an RSA in place for your organization, please send a request to [info@blackmonmooring.com](mailto:info@blackmonmooring.com), or call our 24/7 Emergency Response Center at (877) 730-1948. +

## Cameron Blackmon



Cameron Blackmon, grandson of founder William Blackmon II, works as the Corporate Programs Director at Blackmon Mooring. While he is involved in many areas of the company, his primary responsibility is to oversee the various cooperative purchasing and insurance programs that Blackmon Mooring is involved with. His main initiative is to ensure that customer service, quality, and compliance with program requirements remain a central focus throughout the entire organization.



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# morepowertoyou

by Michael Bernstein

## Your Electricity Bill – Too Complicated? *What are all those charges?*

*Oh no! The electric bill is here again! Confusing, complicated, and sometimes intimidating as it can be, there is information that is very valuable to you and your church. Let's bring you some clarity and demystify the secrets of the charges on your electricity bill.*

### **Contact Details**

This area will contain the information about your provider and your account. The customer service number should appear for follow-up questions to your provider. Please keep in mind that TES Energy Services, L.P., serves as an energy consultant for its customers. Don't hesitate to call TES to represent you to the provider or the services company in your area to answer questions for you.

### **Meter Readings**

This part of the bill shows your previous meter read and your current meter read. Each meter is identified with an "ESID" number.

There is a "previous reading" and a "current reading" shown. The "kWh (kilowatt hours) used" is shown on your bill as the difference between the two. The standard measurement of electricity usage is the kilowatt-hour (kWh). A kilowatt-hour is equal to 1,000 watts being used over a period of one hour.

Also, it's worth noting that readings are not always taken each month. In many cases, a provider will estimate it. The provider will "true up" your account once they take an actual reading. Just make sure you aren't getting two estimated readings in a row.

### Three Types of Charges

There are three major parts to the charges on your electric bill: **Energy Charge, TDSP Charge, and Taxes!**

#### (1) Energy Charge

Now that we have the amount of electricity used, we need to find the amount you are being charged for that electricity.

If you have a fixed rate plan, when you signed up for your service you were quoted a certain price per kWh. Your bill should calculate this rate times the kWh used for the month to show the actual Energy Charge.

#### (2) Transportation and Distribution Charges "TDSP"

Transmission and distribution charges are the costs needed to bring electricity from the generation source to your church. These are not deregulated charges and are "passed through" on your bill by your services and wires company, i.e., Oncor, CenterPoint, TNMP and others. These charges, sometimes shown as a section on your bill called "TDSP" or "Demand" charges, are figured on the largest "demand" of electricity during any 15 minute period during the prior 12 months. The services company has to be able to have heavy enough lines and transformers at your church to handle the heaviest demand that you may have during the year...probably holiday services!

On residential contracts, these charges are quoted as included in the rate and may or may not be shown separately on your bill.

#### (3) Sales Tax and other Taxes

You will also find any applicable taxes. If you are being charged sales tax for your church...LET US KNOW! We have been able to secure rebates for churches going back up to 4 years of taxes paid.

#### Amount Due and Other Charges

Look for the Energy Charge on your bill. That is the part that can be negotiated among providers.

As mentioned previously, the bill will have a section with the "TDSP" or "Demand" charges. There will always be a TDSP line item separate from the Energy Charge. This is the "pass through" charge. Other taxes and fees may be itemized, as well. Sometimes you will see local charges, like "hurricane recovery" fees included, too.

There may also be a meter fee charge, as high as \$19.95 per meter per month. TES Energy Services has removed meter fees as a result of our contract negotiations for the churches that are members of the CO+OP.

#### Other Information

The provider bills are all different...some may have charts or other helpful information. You will probably see an emergency number in case of an outage on the bill and your contract start and end dates are shown by some providers.

If you have any questions about your bill, please don't hesitate to call me at 972-447-0400 x105. We're glad to help. ✚

**Michael Bernstein**  
Account Manager  
TES Energy Services, LP



Michael is the CO+OP account manager for TES Energy Services, LP. He possesses detailed knowledge of the energy industry along with expertise in sales and marketing, training/development, customer relations operations and non-profit management. Michael has built strategic offerings for commercial and residential clients, demonstrating opportunities to save money in electricity. You can reach him at [mbernstein@tesenergyservices.com](mailto:mbernstein@tesenergyservices.com).

Electric Service Commercial		Electric Service Distribution	
Meter: 2070955WE	Mult: 12.00000	Service Period: 08/06/2008 to 09/08/2008	\$
Read Type: Actual	Days in Reading: 34	Transition Charge (78 kW x \$0.1610000)	12.56
Service Period: 08/06/2008 to 09/08/2008		Transition Charge (TC2) (78 kW x \$0.2890000)	22.54
Current kWh Reading (08/06/2008)	4847	System Benefit Fund (SBF) (13584 kWh x \$0.0006650)	8.90
Previous kWh Reading (08/06/2008)	3715	Nuclear Decommissioning (NDF) (78 kW x \$0.0440000)	3.43
Total kWh with Multiplier	13584	PUCA Reimbursement	0.69
Service Period: 08/06/2008 to 09/08/2008		Distribution System Charge (78 kW x \$3.5500000)	278.90
Current kWh Reading (08/08/2008)	4.39	Transmission Cost Recov Factor (53 kW x \$0.4726470)	25.04
kWh with Multiplier	53.00	Advanced Meter Surcharge	4.03
TXU Energy Fixed Price		Transmission Service Charge (53 kW x \$1.1800000)	63.07
13584 kWh @ \$0.0953088 per kWh	1,295.50	Metering Charge	16.85
Monthly Standing Charge	\$ 5.00	Monthly Charge	24.90
PUCA Reimbursement	\$ 2.18	Special Products/Services	2.48
GRT Reimbursement	\$ 26.50	GRT Reimbursement	8.37
Subtotal	\$ 1,329.18	Subtotal	469.56
<b>Commercial Total \$ 1,329.18</b>		<b>Distribution Total \$ 469.56</b>	
<b>Total Current Charges \$ 1,798.74</b>			

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**Tim Stevens**  
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Tim Stevens is the Executive Pastor at Granger Community Church. He is a visionary, pragmatist, builder, dedicated Christ follower, and devoted family man.

He has helped GCC attendance grow from 400 and a staff of four to more than 5,000 and a staff of 70. He was instrumental in completing five major construction projects and developing GCC's nationally recognized children's center.

What he loves to do...."Finding the right people and doing everything he can to provide them the tools and training they need to soar."

What he has done for other churches: Simplify, Simplify, Simplify. Tim and Tony Morgan have written three books for churches and leaders: *Simply Strategic Stuff*, *Simply Strategic Volunteers*, and *Simply Strategic Growth*. Each encourages and equips leaders, using humorous, easy-to-understand, practical principles. Tim is also a regular contributor to REV Magazine.

Tim held various leadership positions with Life Action Ministries for nearly 10 years using his substantial skills in information technology, resource development and executive management.

Tim and his wife, Faith, have four children, Heather, Megan, Hunter and Taylor.

Follow him on Twitter: @timastevens

Blogs: [leadingsmart.com](http://leadingsmart.com)

***"Be still and know that I Am God." Psalms 46:10***



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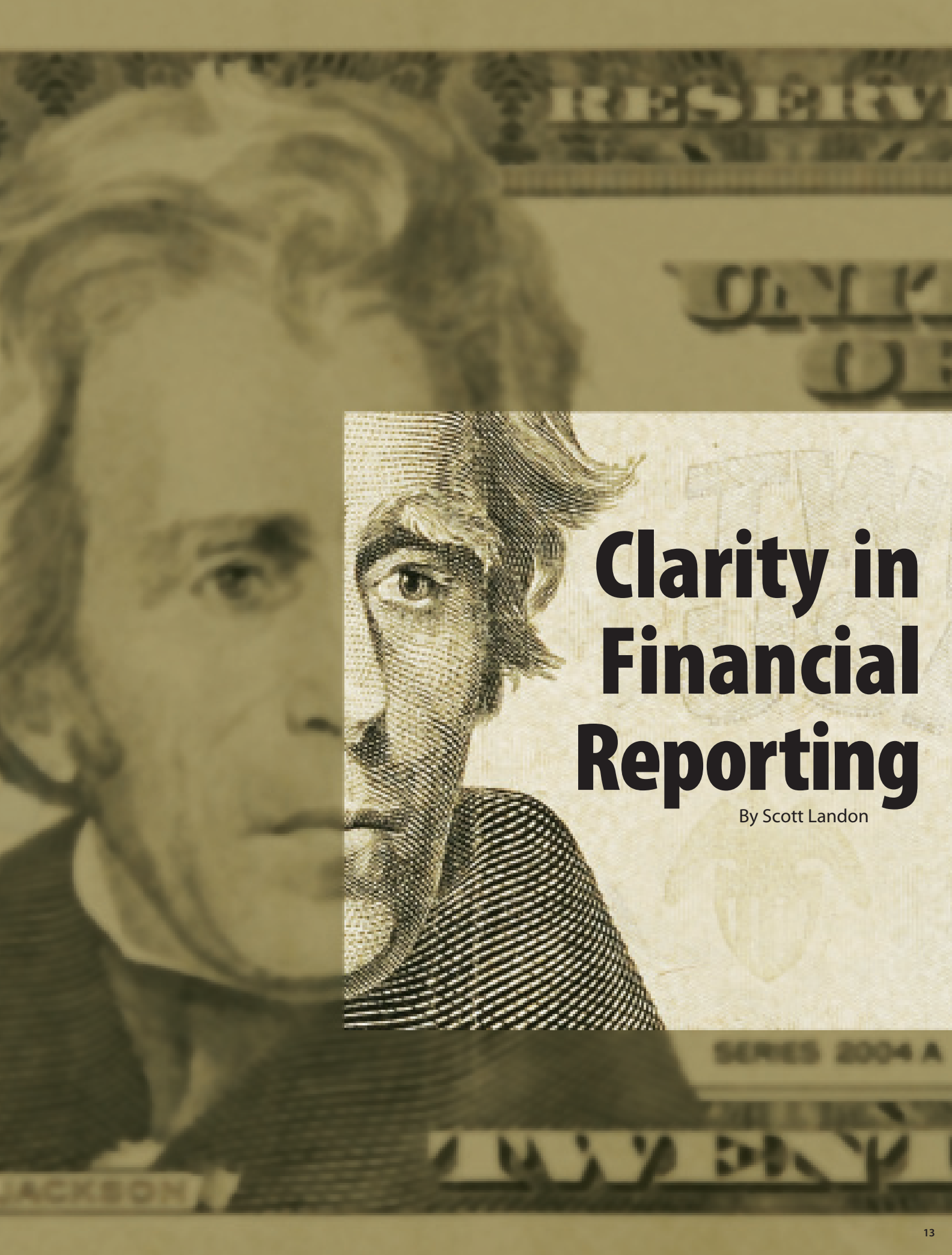


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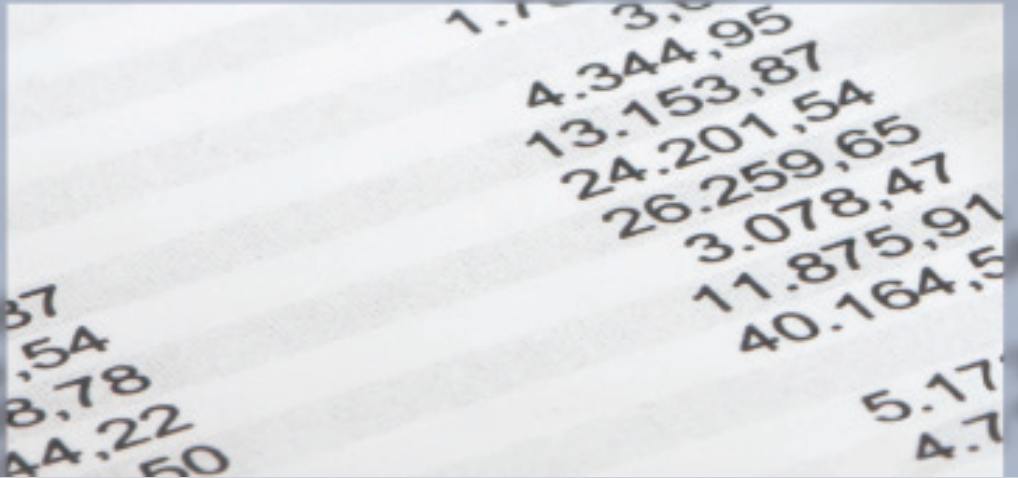


# Clarity in Financial Reporting

By Scott Landon

JACKSON

SERIES 2004 A



*Is it clear?* When it comes to reporting on the finances of your church, few questions matter more. Making *clarity* your passion as you communicate your church's finances equips the people of your church to better understand their role as givers, encourages them to respond through their gifts, and allows them to be blessed by that participation.

#### **Clarity breeds trust, and trust breeds generosity**

Clear financial reporting is hard work. It takes time to do the homework necessary to adequately and accurately report financial information. More often than not, members of our congregations and others who read our reports don't have a degree in accounting and may not "speak our language" when it comes to financial matters. But over and over again, I am freshly aware of the value of openly, honestly, and clearly communicating with the people we serve. And while they certainly aren't giving to me as the director of finance, their trust in our leadership team to effectively communicate the good news on financial matters—and sometimes the not-so-good news—*directly reflects their confidence in our trustworthiness to handle wisely the tithes, gifts, and offerings they bring.*

When you prepare and present reports on financial matters, you have an opportunity to strengthen that confidence as you present financial information and ministry plans—using the most compelling means available and *upholding an absolute standard of integrity.* Professional practice, of course, requires disclosure and integrity, but we are held to an even higher standard by the One we serve. A passage in 1 Chronicles—one familiar to those of us who deal with finances in the church—speaks directly to this issue:

*"I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you."*

(1 Chr. 29:17) NIV



***By just doing “what we did last year,”  
you could miss an exciting opportunity  
God has for your church.***

God honors our total and complete integrity as we are entrusted with the task of communicating—with clarity—on the financial concerns of our churches.

### **Clarity means mission-focused**

There should be a strong connection between our mission as a church, and how we talk about and use our money. I am blessed to be part of a church with a mission statement that is so clear there is little room for confusion. It reads simply: *We exist to love God, grow together and reach the world.* That mission statement drives our budget, and is also foundational to our communication about financial matters.

Those few, straightforward words shape our budgets, our approval of staff expenditures—and even our annual auditor’s report. What that means in practical terms is that we often pay for cups of coffee at Starbucks for a staff member to spend time in conversation with someone in a tough time—or in one case even covering snowboarding fees when a youth pastor spent an afternoon with a teen who could best be reached in that venue. And we take seriously our commitment to “reach the world” and give accordingly, directing 25 to 30 percent of our expenses to evangelism, local community impact and global outreach annually.

Tying finances to mission also means that while you maintain solid financial policy and procedures, you allow for the possibility of new ministry opportunities. In our case, the staff believed we should start Alpha—the dinner-video-discussion resource for people exploring Christianity—as an outreach in our community. It was not in the budget, but we had set up a new ministry initiatives budget that allowed us to start Alpha that fall instead of delaying it until the next budget year—and as a result many people have

already experienced real life and heart-change, a number coming to faith in Jesus Christ and a number making dramatic “course-correction” decisions as a result of what they studied in Alpha.

Without a laser-clear focus on your mission, your church may fund a lot of *good things*, but could miss out on some of the *best things*. By just doing “what we did last year,” you could miss an exciting opportunity God has for your church.

When you are talking to your church about financial matters, tying expenditures as closely as possible to your mission can transform facts and figures into flesh and blood ministry. At the same time, your financial reporting offers a powerful tool to help ministry teams avoid vagueness in decision-making by validating that ministry expenditures are aligned with the church’s overall mission.

### **Six Keys to Clarity in Financial Reporting**

1. Know your audience and anticipate their questions.
2. Avoid financial jargon and define any financial terms you use.
3. Uphold a standard of transparency, authenticity, and integrity.
4. Build your financial reports around your mission statement.
5. Use stories, analogies, and comparisons to bring your financials to life.
6. Invite people to give to *ministry and vision*, not to *buildings and “stuff”*.

*Action is always the desired outcome of your communication and reporting, and you should keep that action step in mind as you shape your message and select your communication tools.*



## Effectively telling your story

Making your reporting clear starts with knowing your audience. What do they care about? What questions will they be asking? What will they want to know? Begin with the key facts, and then think about how to make those needs and statistics connect.

Jesus, the Master Communicator, knew His audiences and adjusted His style and content accordingly, frequently telling stories—the parables we find in the Gospels—to make truth come alive. As you “build the case” in your next reporting opportunity, tell a story—or tell *lots of stories* about how God is at work in and through your church. Start with stories of life transformation, positioning and clarifying to your people that the numbers in your report are a means to an end, not an end in themselves.

In addition to stories, it is often helpful to offer perspective on the numbers you are reporting by comparing to past performance, or to peer-churches or groupings of churches. For example, you might use language like, “the best quarter ever” or “only 1 in 20 churches does this” or use other analogies, comparisons, or benchmarks that will give the information scale and distinctiveness.

### Benefits of Clarity in Financial Reporting

- Informs people about the church and why it exists.
- Leads individuals to recognize that the ministries are worthy of their support.
- Relates a person’s giving to the mission of the church.
- Builds confidence in leaders and their management of the church’s resources.
- Educates people about giving to vision rather than meeting a budget need.
- Excites people about their personal stewardship.
- Gives ministry teams a tool to evaluate their work and ministry objectives.
- Communicates the vision to the congregation for financial support.
- Provides members and attendees a better understanding of how their gifts are used to accomplish your mission and how important their gifts are to the church, to the community, and to the world.

## Repeat, repeat, repeat

Quite simply, clarity comes over time, with repeated exposure to key facts. Communication of a significant giving opportunity—as well as regular education on what the Bible teaches about generosity and stewardship—can and should take place through a variety of channels, including verbal presentations from the pulpit, at the annual meeting and elsewhere, printed information packets, on your web page, in emails and bulletin notes.

We would typically communicate key content many times and in many places in various levels of detail, but with the same theme. For example, leading up to our annual budget presentation, we would expect to utilize a variety of communication channels, including:

- *Participation Packet*—summary ministry and financial reports for review prior to the business meeting
- *Budget Packet/Report*—the same basic financial information but with more detail, including a letter sharing how the budget is developed and how it is driven by our mission
- *Bulletin Note/Insert*—covering key points and referring people to the packets
- *Letter* mailed with quarterly giving statements
- *Verbal presentation* using PowerPoint

Covering the information in a variety of places—including some opportunities for interaction and question/answer sessions—helps to insure that your financial reports have been received, examined, understood and *acted upon*.

Action is always the desired outcome of your communication and reporting, and you should keep that action step in mind as you shape your message and select your communication tools. Whether you simply want church members to ratify your annual report, give to a capital campaign or to establish a habit of regular giving, build toward that action in your presentation or report, and don’t neglect to make clear—particularly as you conclude—what you want your listeners/readers to do.

Few areas of church communication represent the degree of challenge involved in financial reporting. But at the same time, what an amazing opportunity to walk alongside God’s people as they learn—some for the very first time—to trust God with their time, talent, and treasure. ✚

### Scott Landon

Scott Landon is Director of Finance and Administration for Wheaton Bible Church, in West Chicago, Illinois. Prior to joining the church staff, he had both business and ministry experiences, including overseas missionary service. You can email Scott at [slandon@wheatonbible.org](mailto:slandon@wheatonbible.org).





By Will Mancini

# VISION *to* REALITY

How a seven-letter word is the key to everything



It has been said that vision without action is a daydream, and that action without vision is a nightmare. I have never met a leader who wants to fly *without* the twin engine of leadership: vision *and* action. Yet we all have confronted the great dilemma of *how* these two relate. More specifically, leaders constantly wrestle with the question of how vision crystalizes into reality. What are the most important steps to translate a

God-sized dream into meaningful progress within the church?

Several factors amplify the challenges that arise when defining how vision translates to reality. Let's consider two. First is the diverse "wiring" and gifting of church leaders. Some are entrepreneurs who thrive on creating chaos in order to seize the next dream. Others are managers who create order to effectively "metabolize" steps toward the dream within the organization. Clearly ministry progress requires both roles, positioning teamwork as a crucial aspect of the "vision to reality" equation.

A second consideration is the change tolerance of people within the organization. Some folks adopt early while others do so painstakingly late. Some are change junkies while others are status-quo addicts. In keeping with a digestive metaphor, some congregations have fast metabolisms while others resemble a bear in hibernation. Leaders often identify their church in nautical terms: is "turning the ship" in your church like driving a speedboat or ocean-liner?

As important as these two factors are, I believe they are just two aspects of a numbingly long list of leadership topics that call out for our attention. Book after book and article after article, leaders reach for tools, ideas, and practices in order to beef up their horsepower. But what if the very volume of resources and ideas out there is actually distracting leaders from the *real challenge* of translating vision to reality? What if in the clamor to put more tools in the toolbox, one has missed finding the keys to a better one?


This article is about those keys.

But before talking about the keys, let's pause for a moment to consider why we need a new set of keys. Great "solutioneers" know that studying a problem very, very, very well is the most important aspect of finding a solution. Einstein once said that if you gave him an hour to solve a problem, and his life depended on getting the right answer, he would spend 55 minutes defining the

*Leaders constantly bring the most important things to light: current reality and future possibility, what God says about it and what we need to do about it.*







problem and figuring out what questions to ask. “For if I knew the proper questions,” he said, “I could solve the problem in less than five minutes.”

So here are some of my questions:

- What if the real challenge of translating vision to reality is something inherently wrong with our current models for vision?
- What if strategic planning models and long-range planning teams spend countless hours developing a vision or a plan that by its very nature is “unrealizable?”
- What if we changed our paradigm or working definition of vision in a way that made it naturally and organically more likely to blossom?
- What if we could make vision so clear, that action was inevitable?

I believe the real challenge of translating vision to reality is the seven-letter word: *clarity*. By identifying this as the real challenge, I mean that it is both *more fundamental* and *logically prior* to other discussions. Similarly, drawing a blueprint is more fundamental and logically prior to buying two-by-fours when building a house.

Let’s think about this seven-letter word a little more.

Our vernacular applies “clarity” in a jillion ways. We speak of clearing our throat, clearing the football field, and clearing the air. We shop on the clearance rack, hope to be legally clear of charge, receive security clearances, and clear the narrow bridge with our car. We long for clear days, clearer colors on our laptop, and clearer sound with noise-canceling headphones. Teenagers long for clear faces.

What is clarity really about? A synthesis of definitions brings clarity to the concept of clarity: it means being free from anything that obscures, blocks, pollutes, or darkens. Being clear as a leader means being simple, understandable, and exact. The leader helps others see

and understand reality better. Leaders constantly bring the most important things to light: current reality and future possibility, what God says about it and what we need to do about it. A leader’s clarity is the sun in the “vision to reality” solar system.

We might say that clarity is the fuel that runs the twin engines of vision and action. Think about it for a minute—aren’t communicating vision and taking action only as good as they are first clear? Clarity is the golden thread that links the two.

Let’s consider further the benefits of clarity.

### **Clarity Makes Direction Unquestionable**

Followers cannot travel an unmarked path. The leader’s compass can’t be broken; the trumpet blast can’t be uncertain. Does your church have many missions, or just one? Does your ministry team exist for a purpose or not? If you can state it, don’t just tell me what it is; be so clear about it that the very articulation will generate a gravitational pull. To make the way definable and obvious, you must have clarity first.

### **Clarity Makes Enthusiasm Transferable**

When a leader leads, there is always an exchange of enthusiasm. Many times, this comes with clarity — the moment when a follower gets it. The very experience of capturing a clear idea or mission makes people want to share it. But the ease of sharing it is directly proportional to clarity. When passion and a clear idea are wed, the passion can more easily spread. Cascading contagion requires clarity first.

### **Clarity Makes Work Meaningful**

Tasks easily become routine — dull, hollow, and void of significance. The role of the leader is to make sure that brick-making churchgoers always see the great cathedral their bricks are ultimately building. Clarity can lift the mind’s eye to a greater reality. There can be no cultivation of meaning without clarity first.



### **Clarity Makes Synergy Possible**

Collaboration is lost to sideways energy every day in the local church. Why? The three reasons I see most are mistrust, personal ego, and lack of strategic clarity. I have observed that lack of strategic clarity is the most prevalent of the three. Leaders rarely clarify what working together really looks like. Breaking ministry silos requires clarity first.

### **Clarity Makes Success Definable**

Everyone wants to be a winner. But in too many churches, people don't know how to win. What does scoring a touchdown together look like? Where is a scorecard I can carry that lets me know whether or not I am making a difference? Painting the picture of victory and unleashing people's drive for achievement requires clarity first.

### **Clarity Makes Focus Sustainable**

Henry Ford said that the great weakness of all human beings is trying to do too many things at once. How does a leader or organization learn to say no to the good things that are the enemy to the best? Where will they get the best missional returns, given limited resources? They must have a conviction forged from clarity about what matters most. If the secret to concentration is elimination, you can't do it without clarity first.

### **Clarity Makes Leadership Credible**

The silver bullet syndrome has left many leaders impotent. Firing one disconnected idea after the next, year after year, leaves church members cautious at best and disillusioned at worst. Real visionary leadership is not just about having a bunch of creative ideas; it is about having creativity within a clarity that builds momentum over time. From this clarity, the consistency and passion of a leader is more credible because followers are able to internalize what matters most in the church. Leaders earn more confidence with clarity first.

### **Clarity Makes Uniqueness Undeniable**

Many church leaders get stuck photocopying vision from other churches. But the leader's role requires stewarding what God has uniquely given, and being in tune with what God is uniquely doing. The first step for a leader is to draw attention to this uniqueness, to make it obvious, make it attractive, and show how remarkable it is. Only then can the leader leverage the uniqueness and play to the collective strength of his or her church. There is no appreciation of uniqueness without clarity first.

### **Clarity Makes Uncertainty Approachable**

To fear the future is to be human. It can paralyze people and deter them from living with courage and investing into kingdom initiatives. Even though the biblical leader can talk about ultimate certainties, he cannot talk about intermediate certainties. Questions such as "What will happen to my children?" or "How many people will the church reach next year?" retain uncertainties. The leader can combat uncertainty with a clarity that inspires hope and expectation. Marcus Buckingham comments, "By far the most effective way to turn fear into confidence is to be clear; to define the future in such vivid terms, through your actions, words, images, pictures, heroes and scores that we can all see where you, and thus we, are headed." To lead by rallying people around a better future, albeit unknown, requires clarity first.



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## Hats off to CO+OP Board Member, Bob Fox, as a new member of the NACBA Hall of Fame.



Bob was part of an awards ceremony July 21<sup>st</sup> at the NACBA National Conference in Orlando, Florida, and given special recognition for his dedication to ministry and service as a Church Administrator. The CO+OP team and Board of Directors congratulate Bob for his dedication and service in ministry. You can reach Bob at [lonestarfoxes@att.net](mailto:lonestarfoxes@att.net).

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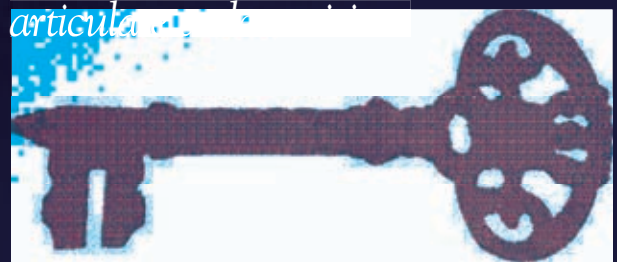
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*The secret to turning vision to reality is less about tactics and more about a fundamentally better way to*



### **The Real Challenge is Clarity**

I hope that as you read through the benefits of clarity, you discover what I have found over the last decade—that much of what happens in the name of vision and planning does not necessarily bring clarity. I grieve when I watch teams try to find solutions to their challenges without clarity first, whether it be hiring the next staff, launching a new service time, selecting a curriculum, recruiting volunteers or turning around a situation in decline.

If clarity is so crucial, how can you know when you have it? I would suggest a simple five-point test that I introduced in *Church Unique*. Leading with clarity is evidenced when people can enthusiastically answer five irreducible questions:

- What are we doing?
- Why are we doing it?
- How are we doing it?
- When are we successful?
- Where is God taking us?

Do immediate answers come to your mind when faced with these questions? Would immediate answers come to the mind of your followers? While much could be written on each of these questions, I want to conclude with a final observation: these clarity questions remain unanswered in most church leadership contexts. In such instances, there will be hundreds of topics and ideas

floating around about turning vision into reality. But if these five questions cannot be answered quickly and passionately, then none of these other topics or ideas as “ministry solutions” will make a difference. Therefore, the secret to turning vision to reality is less about tactics and more about a fundamentally better way to articulate a *clear* vision.

Maybe the answer is not a new tool, but a new toolbox. If so, the keys to open it are found in clarity. With a commitment to clarity first, any leader can maximize the twin engines of vision and action. Only then, will he or she walk out of daydreams and nightmares with a vibrant vision that creates a better future. ✚

### **Will Mancini**



Will Mancini emerged from the trenches of local church leadership to found Auxano, a first-of-a-kind consulting ministry that focuses on vision clarity. As a “clarity evangelist,” Will has served as vision architect for hundreds of churches across the country including the leading churches within Baptist, Methodist, Presbyterian, Lutheran and non-denominational settings, and for notable pastors Chuck Swindoll and Max Lucado. Will’s style blends the best of three worlds: the process thinking from the discipline of engineering, the communications savvy as an ad agency executive, and the practical theology as a pastoral leader. His education includes a ThM in Pastoral Leadership from Dallas Theological Seminary and a BS in Chemical Engineering from Penn State. Will is the author of *Church Unique: How Missional Leaders Cast Vision, Capture Culture and Create Movement*, published by Jossey-Bass as part of the Leadership Network series (March 2008). He is also co-author of *Building Leaders* by Baker Books.

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# Making Unusual Generosity the New Normal

By Brad Leeper



There it was again...a passionate group of church leaders explaining how their exciting vision stalled in the thick mud of financial shortfalls.

Their vision exploded with innovation, precision, and compelling results. The financial gap, however, minimized the vision's impact, causing deep pain in the leaders.

The financial gap was exactly what they planned for. They did not intentionally plan for the gap. Like many church leadership teams, the lack of clarity in biblical generosity prompted the church to accept the normal in church giving. They accepted the routine practices common to most church-giving cultures.

The result? An extraordinary vision became quite ordinary.

### **How can leaders engage the heart of the church to abundantly resource the vision?**

Leaders that boldly clarify biblical generosity will abundantly resource the vision. It is possible to build a culture where unusual generosity is the new normal.

### **Why would leaders want to clarify and elevate generosity?**

A primary thread through the scriptures is that money symbolizes the greatest intersection of the spiritual and physical. A Christ follower that gets a grip on faith and finances tends to flourish spiritually. Leaders that intentionally engage their congregation in faith and finances lead well. Silence on generosity can sentence your church to spiritual immaturity.

People want to hear from you about generosity, especially in the current economic upheaval. Voices speak into their financial worldview all week. Assuming people naturally grasp generosity through the normal church culture is not the best plan. Spiritual leadership requires leaders to engage in conversations about money and to intentionally engage people in practices of generosity.

Your vision is worthy of financial investment, but most people do not easily understand how that vision is funded. Clarifying the value of generosity for them will bring financial resources to bear on that vision.

Our neighbors' radar is constantly looking to see if our faith is authentic. Generosity is one of the best validations of our faith – because, after all, is not the heart of our Father flowing with abundant generosity?

Each of these realities offers compelling reasons to bring clarity to, and elevate the value of, generosity. But why are leaders still reluctant to begin the conversation?

Three reasons consistently put the brakes on a healthy generosity atmosphere.

First, most church leaders do not know how to appropriately create that conversation. Blogs, books, and podcasts prefer to cover more glamorous topics. It is much more engaging to wrestle with innovative ministry ideas than to do the hard work in generosity.

We are keenly aware that some in the non-church community reject exploring Christianity because of the perception that the church only wants money. How many times do we hear a pre-offering statement that "visitors are under no obligation to give today?" Giving visitors permission to not give is fine, but we are uncertain how to make the transition to move them to joyful giving.

Second, a series of standard, default beliefs shuts down healthy dialog about generosity. The motivation behind these beliefs is genuine. However, the easy application of these beliefs inappropriately shuts the door to spiritual formation.

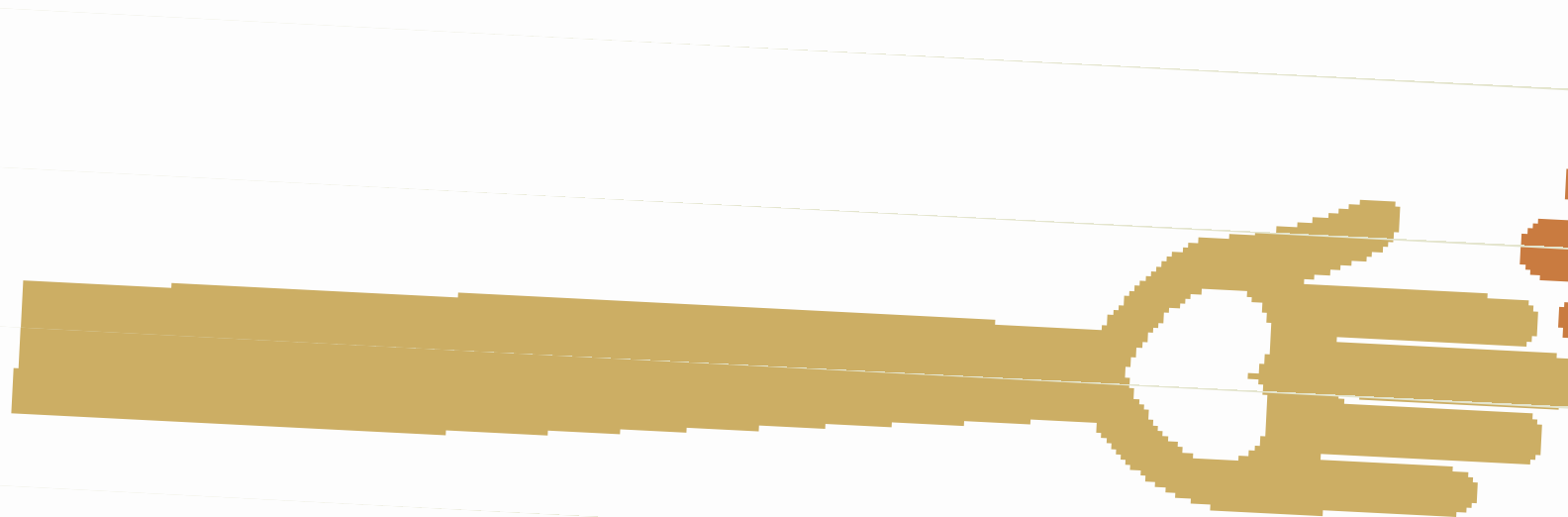
These beliefs include:

- I, as a pastor or leader, do not want to know what people give. It will cause me to minister to people differently based on their giving.
- James 2 speaks strongly about showing favoritism to the rich.
- The left hand should not know what the right hand is doing.
- Giving is a private issue to be kept between the person and the Lord.

These customary beliefs, and others, do create guardrails to protect the giver and the leader. The beliefs do not, however, mean that leaders cannot engage and clarify biblical generosity.

These beliefs can limit us to standard practices that yield nothing but standard results. Our calling and vision are not standard, but worthy of the extraordinary.

Third, the church norm of giving communication comes in unnatural, loud seasons. Whether financial scarcity compels us, a large construction project looms, or there is a need to



reduce debt, we tend to cast the worship experience into an intense, brief focus on what the need is, the urgency to meet that need, and a specific request to meet that need. While this practice is appropriate in certain seasons, these accepted practices do not create a sustained culture of generosity. Instead, a culture of generosity is fashioned through an unyielding resolve by the leadership and incrementally engaging the congregation in the conversation. The most effective leaders honor the guardrails of the scripture, but release the brakes and go full speed into the adventure of people, faith, and generosity.

How might leaders bring clarity to church generosity, making unusual generosity the norm?

### **Purpose to lead in generosity**

The speed of the leadership always dictates the speed of the team.

Give yourselves permission to engage in and elevate the value of giving. Every organization has a generosity-value system or purpose. This purpose ranges from random, the accepted norm, or an intentional engagement that revolutionizes the heart of the giver and the vision outcome. Make the decision that engaging the value is worth the risk.

This decision will be risky. The internal debate to make this decision will be robust and energized, as if each team member drank several high caffeine drinks before the meetings.

Some on your team will want to keep the value underground. It is not uncommon at all for a few of your leaders to give little to the church. They will want to avoid exposure.

Place the value in writing with a compelling, specific statement. The statement will answer the question, "Why do we engage in generosity?"

### **Publically declare the value of generosity**

Visit most church websites and you will find a list of values that declare what is important to them in mission, values, and vision. Most lack any affirmation that they wish to be known and behave as a radically generous people.

Consider making the bold declaration that leaders in this church embrace, practice, equip, talk about, celebrate and make generosity the common practice in the church.

This decision is more than a five-minute announcement. Like many other initiatives, a value can be highlighted, then forgotten quickly. It will take more than one year to fully communicate the value of generosity and to integrate it into your church culture. The work is painstakingly challenging, but too much is at stake to use typical church implementation methods to implement the value.

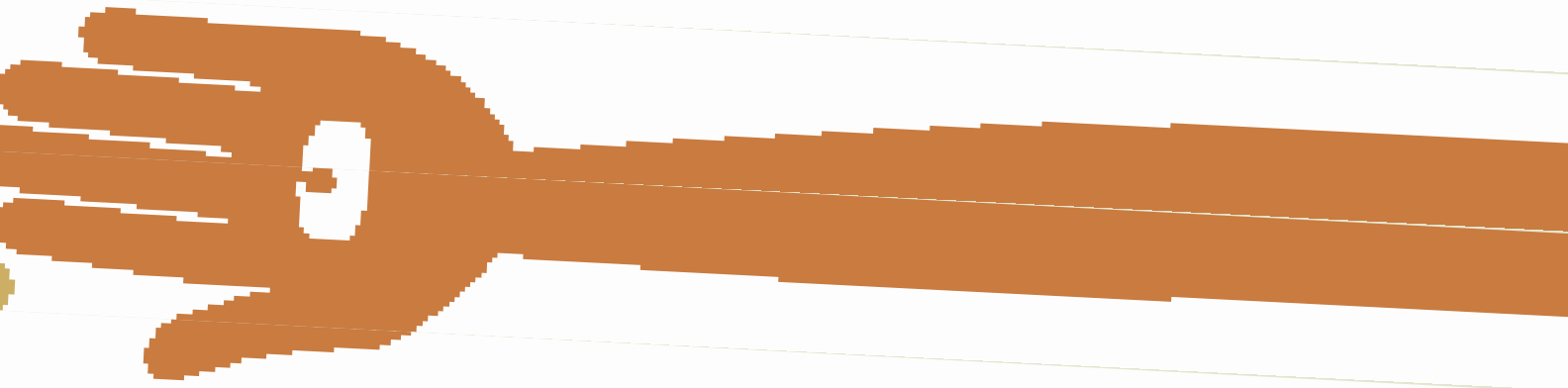
### **Dream big about your church being fully engaged in generosity**

What would it look like to have a fully funded vision? How would the community respond to a group of radically generous people who are identified with Christ? What would thousands of fresh water wells mean to people who walk miles daily to carry a bucket of unhealthy water back to the village? How would an impoverished school respond to freshly painted walls and a new playground? What would hundreds of people look like who are passionate about sharing possessions – and making Christ known in the process?

### **Cherish the practices that keep generosity the tip of the spear in your mission**

Consider working with the staff on ways to incrementally elevate generosity. If the church leadership does not keep the fire white-hot on this value, the church's focus will drift into the standard response, leaving you no choice but to seek the mediocre.

In your church, how would you celebrate and elevate the things that you hold dear? As one leader states it, "We must translate our values into specific behaviors that we expect from one another."



### **Plan and execute a specific strategy to get where you want to go in the arena of generosity**

This strategy will take much work. There is not much in the church world that a leadership team can cut and paste to take an easy course, thereby avoiding the demanding process to make generosity the norm. (Check out the next issue for specific information on how to unpack more strategy elements and how to communicate in a way that will engage the donor's heart and mind.)

What if your church had such a dynamic generosity culture that a significant number of people continually progressed through what has been termed "the stages of giving?" Every time I work through this list you will see below my own desire is to move forward to better reflect the heart of God. Borrowing heavily from Ken Dayton's Nine Stages of Giving and modifying it for church application, your church can develop a culture where people understand these stages and are equipped to advance through them.

#### ***Nine Stages of Giving***

1. A consumer – a person that utilizes the church resources, but does not have the spiritual maturity to give. We want as many people as possible to enter the journey here, as this entry point often is their first step into engagement with God. We do not want them to stay here, but to grow in their understanding of God. Based on my frequent analysis of church-giving data, about one half of your people are here. Many never get past this stage.
2. Minimal giving – people give because there is some level of emotional attachment, because they are growing spiritually, and because they are asked to give. Consistently reviewing church-giving data finds about 25% of your people park here.
3. Involved giving – a person gives consistently because he or she is involved and has a strong emotional and spiritual motivation to give. Most churches have the standard 25% of people engaged at this level.

4. Giving as much as possible – rare, but you will find that person or couple that choose to live purposefully to fund Kingdom work. All income levels can embrace this value.
5. Giving to maximize tax advantages – giving as much as possible to legally take advantage of charitable tax laws.
6. Giving beyond regard to tax advantages – these people give because they want to give and sometimes in places that do not always provide a giving statement for tax purposes. For example, a family chooses to consistently give to the single parent family that is financially strapped.
7. Giving a percent of wealth – a person realizes how much he or she can give away and still live contentedly in our culture. A person does not have to be wealthy to give a percentage of their wealth. Some prefer different terminology, such as "becoming a percentage giver." Every season, the family or person chooses to give an increased percentage to the church.
8. Capping wealth – I still remember the first successful businessperson who explained to me how he lived on a budget and capped his personal income well below what he could have received. He gave away the balance. I was stunned that someone could even think this way, countering the American dream.
9. Estate giving – while still leaving an appropriate amount to heirs, a person determines to give the bulk of the estate to the church and Kingdom purposes.

What would your church look like if the norm were to move a substantial number of people through these stages? ✚

#### **Brad Leeper**



Brad Leeper is a Senior Generosity Strategist with Generis. Brad works with churches and other organizations helping them to craft a generosity culture and to develop funding for projects. You can read more at his blog [www.bradleeper.com](http://www.bradleeper.com). You can contact Brad at [www.generis.com](http://www.generis.com).





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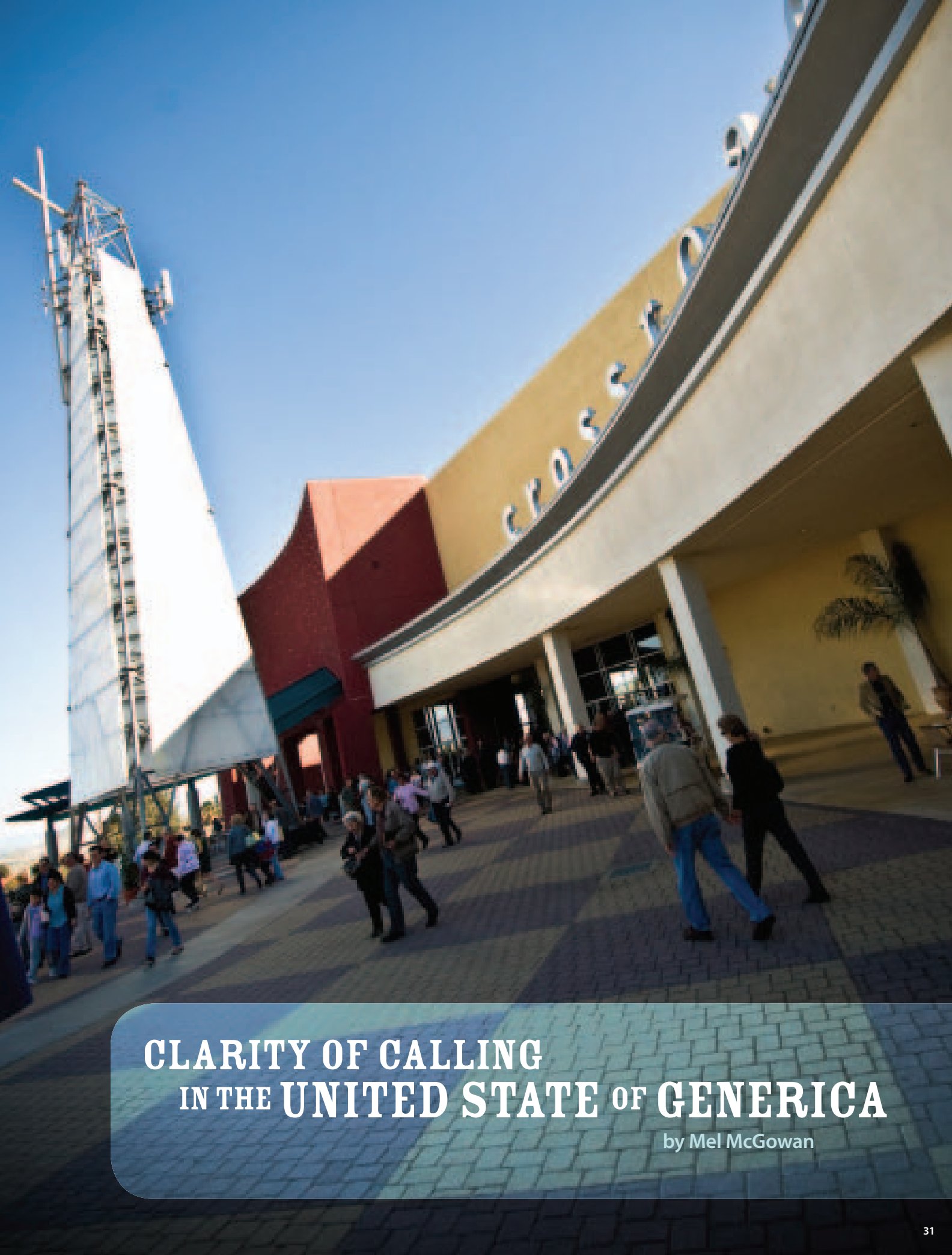
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After



Before



**CLARITY OF CALLING  
IN THE UNITED STATE OF GENERICA**

by Mel McGowan



**“WHILE MOST CHURCH ARCHITECTS HAVE LED US TO ‘DO CHURCH’ IN THE UNITED STATES OF GENERICA, VISIONEERING STUDIOS IS SHOWING A BETTER WAY - THE WAY OF CHURCH UNIQUE.” -WILL MANCINI**

At the turn of the millennium, we launched a unique “Design Intervention” ministry because we felt a clear and present need to “reboot” the way that churches are envisioned, designed, and built. In what we have dubbed “The United State of Generica,” many churches seem to have inherited the same “Standard Operating Procedure (SOP).”

In the past, a volunteer-building committee served as a de facto Project Manager and hired a church architect to lead the process. Inability to corral “wish lists” and control costs prior to and during construction may have caused three out of four sets of church architecture plans to be thrown away (after being paid for).

Barna Research documented an 8% *decrease* in U.S. church attendance in the same years following an 8% *increase* in U.S. population, despite a *doubling* of the amount of money spent on new church facilities. These new church buildings often looked like a fictional “Mr. Brady” designed them 20 years ago and has been Xeroxing the plans ever since. As part of a national Christian ministry focused on building God’s Kingdom, Visioneering Studios has sought better ways. Today we are the only truly national firm focused on ministry design and development with architectural licenses in most states and studios in California, Colorado, Georgia, and Texas (launching in 2010). A key to the ability to scratch an itch that wasn’t being touched lays in the clarity of the calling. Here are some clarity principles that

have shaped what Will Mancini calls our “redemptive heartbeat and unorthodox approach” for 100+ unique design solutions facilitated around the world:

- Anti-church, anti-architects
- Well diggers vs. temple builders
- Form follows Fiction (not just Function)

#### ***Anti-church, anti-architects***

Visioneering Studios has been honored with the Solomon Award for “Best Church Architect” since the inception of this prestigious award. We continually get a kick at the irony here, since we specifically launched with the intent to be the first anti-church, anti-architect out there. Let me unpack this for you. When we say anti-church, we are not referring to the Bride and Body of Christ...we simply believe that there is a need to move beyond the mental image that most Americans have when they hear the word church and building in the same sentence. Many remember the children’s hand game that goes like this, “Here is the church, here is the steeple... here are the people” (at least for one and a half hours a week). There is a need to get back to a biblical definition of *ecclesia*, which was a Christ-centered community of people doing life together and breaking bread daily whether in homes, public spaces, (later) in catacombs, and (centuries later) in converted Roman shopping malls/basilicas.





Andy Stanley has fixed part of the blame on our inability to effectively evangelize at the hands of “dead church architects.” The reality of church architecture is that it is dominated by someone we affectionately refer to as the aforementioned “Mr. Brady,” an earnest local fellow who volunteers his time to design for his home church, either for free or at cost. If the church doesn’t pay too dearly for key programming or functional mistakes made during his “learning curve,” his pastor refers him to another pastor seeking to build, and eventually Mr. Brady “comes to own” the church architecture market in his town due to his reputation as the reliable “go to” guy when it comes to this unique land use and building type. Based on secular experience, compelling community destinations have been created by combining the technical training and background of architects with developers, finance gurus, strategic planners, ministry programming experts, landscape designers, and a whole host of technical consultants from audio/video/lighting to graphics. Roots in film, storyboarding, and community design have led our firm to an approach that is distinctly different from traditional methodology preferred by other church architects.

### ***Well diggers vs. temple builders***

Plenty of architects would love to receive the commission (and the budget) to build traditional sacred space (i.e.,

“temples”). There is actually a consensus among many such architects of what an appropriate “vocabulary” should encompass. The methods include plenty of natural light, ascension, and traditional religious iconography/symbols/building forms, designed specifically to induce a psychological sense of sacred through physiological manipulation of senses. People are intended to “feel” different in the Holy place than they do in the “real world” outside.

However, a Biblical understanding of “ecclesia,” as well as Christ’s admonition that we are the new temple of the Lord, suggests that the traditional notion of sacred space could be called into question. Is God more present amidst the smells and bells of a cathedral than in a urine-smelling alley in which a teen runaway is being ministered to by a servant of Christ? Is it really healthy to have such a strong sacred/secular dichotomy when it comes to place and space?

Clarity in our calling came when we realized that we are called to be well diggers rather than temple designers and builders. At Jacob's Well, we find a Samaritan woman who would never have been able to jump through the physical, cultural, and religious hoops to worship God in the temple in Jerusalem . . . she never would have made it through the Outer Court, to the Inner Court or the Most Holy Place without being stoned! But the God of the Universe reached through space and time and met her where she was . . . at the town well, gathering water. There, Christ connected with her and offered her living water.

Visioneering Studios is blessed to work with over a hundred different ministries around the world. Variations of this story occur day in and day out among the ministries we've come to know and serve. We have learned that church building can be less about building new walls and more about tearing down walls that typically exist between the church and those who feel so far from God.

We have learned how to create community gathering places, like Jacob's Well, where lines between secular and sacred are blurred, and where horizontal and vertical relationships are fostered. Often, these are "anchored" by churches which also fill the roles of community center, educational space, performing arts venues, and social services. Understanding the paradigms, design, politics, zoning, and financials required to create "Postmodern Wells" (as our friend Mark Batterson calls them) has been a strategic competency.

### ***Form follows Fiction (not just Function)***

Architecture school programs students with the mantra that "form follows function" and buildings are machines. Form follows fiction is simply the re-discovery that buildings can tell stories, and have throughout history. From stained glass conveying Biblical narratives, to our current tool kits of digital media and environmental graphics, buildings have had the ability to help with the message. There are far more effective ways to communicate to the thousands of cars that drive by than relying on weary architectural forms and changeable corner message signs that proclaim "We're too blessed to be depressed!"





Experience has taught that each *ecclesia* has its own unique calling, DNA, and story to tell. Multi-sensory guest experiences can be storyboarded and scripted rather than a functional problem-solving exercise of numerical space needs, forecasting, adjacency diagrams and minimalist schematics.

Every faith community deserves a unique design solution relevant to their specific cultural, environmental, economic and spiritual context. One size does not fit all! Every community has different demographics and psychographics. By partnering with strategic ministry partners such as Will Mancini ([www.auxano.com](http://www.auxano.com)) and Plain Joe Studios ([www.plainjoe.net](http://www.plainjoe.net)), we have been able to articulate the unique clarity of calling, brand, and story of the local *ecclesia* in response to its missional context, and also to translate that identity into compelling environments which are consistent with the identity created for the web, on stage, and across media platforms.

The church pictured here is Northside Christian Church, in Spring, Texas. Northside is an Auxano/Visioneering Studios client. **Post grand opening, Northside doubled their attendance from 600 to 1,200 in the first six**

**months. This true “third space” comes with stocked pond for fishing and disc golf course, among other features.** Imagine having to solve the problem of people smoking weed on your church property. Or wait, is that what architectural evangelism is all about? The first step in their stated strategy is “hang out!”

The bottom line: Don’t wrap your unique vision and clarity of calling with generic bricks and mortar. **Integrate your DNA and story into a one-of-a-kind building solution that serves as a tool for mission.** ✚

### Mel McGowan



Mel McGowan is President and founder of Visioneering Studios, a multi-disciplinary architecture and development firm focusing on “destinations that lift the spirit” with offices across the United States. He combined his background in film and urban design during a decade long stint at the Walt Disney Company. He speaks extensively on sustainable Christ-centered community and is the author of *Design Intervention: Revolutionizing Sacred Space*.



**THE BOTTOM LINE: DON'T WRAP YOUR UNIQUE VISION AND CLARITY OF CALLING WITH GENERIC BRICK AND MORTAR. INTEGRATE YOUR DNA AND STORY INTO A ONE-OF-A-KIND BUILDING SOLUTION THAT SERVES AS A TOOL FOR MISSION.**



# banknotes

by Scott Gaetz

As a long-time commercial lender with experience in lending to “Houses of Worship,” I have come to the conclusion that spiritual leaders of these religious institutions have a very limited idea about what a typical bank is looking for from an underwriting and lending standpoint.

This article is directed at shedding some light on what at times must be a confusing and somewhat difficult understanding of this process for the spiritual leader(s) of a church as it relates to applying for a loan.

Banks in general focus on a number of items when underwriting a not-for-profit entity. This focus includes the size of the church, as banks typically see two types of lending requests: those from small churches and the much bigger dollar-size requests from large churches. My experience in lending has typically focused on the smaller churches, those with congregations of 100 to 250 people or more, and not on the “mega” churches with congregants numbering in the thousands. The heart of church lending typically focuses on these smaller churches due to the sheer number of smaller churches operating in a given town or city. Our discussion here focuses on loan requests up to say \$2 to \$3 million. However, most requests at this level will be \$500,000 to \$1 million, give or take.

Spiritual leaders of ministries should focus on certain items when applying for a loan. Experience reflects the fact that the majority of lending requests are for construction of worship facilities, expansion of existing worship facilities, or purely to acquire land for future construction. Our focus on this type of lending request will be directed at real estate lending requests.

The following contribute to the underwriting and ultimate approval of a loan. This recap is not all-inclusive.

## **Strong leadership**

The stability of leadership, both historically and future-looking, is very important. Will the leader of a church be around in five years... are they likely to be transferred to another church based on the denomination of that religious institution... are they only a temporary replacement for a recent departure, etc?

## Growth trends

Is the congregation of a given religious institution reflective of a growing, expanding church or is membership declining or remaining somewhat stagnant? Keep in mind, the growth or decline of membership has been closely linked to how the local community surrounding the church is doing economically and whether trends in growth in population, business, schools, etc., are positive or negative. Banks will review the trends in the two areas of membership and community growth/expansion. Bottom line...is growth driving expansion of the church and their congregation, or not?

## Financial statements

Preparation and submission of financial statements and the accuracy thereof are important to any loan request. Banks and other lenders rely on a variety of information to make a lending decision. Good financial management of a church is reflected in whether or not annual financial statements are correct, produced in a timely manner, and include all operations of the church. A profit and loss statement (income statement) and balance sheet (assets and liabilities) are required at a minimum. Typically three years of statements would be requested (depending on the guidelines of a given financial institution). Keep in mind, bankers and others don't expect a religious institution to show business-type profits, as stable leadership and a growing congregation and community are the main keys to a successful loan request. An interim financial statement for a period of time in the current year is also desired, even though it may not be available. Bankers and others realize these financial records will not be as sophisticated as say a corporation, but they do provide the foundation for good underwriting and increase the potential for approval. Other information likely to be requested would include documentation on membership trends, number of families in the congregation (what underwriters define as "giving units"), and a recap of the ten to fifteen largest givers.

## Ability to adequately meet loan payment requirements

Church leadership must understand how the bank will evaluate the church's ability to service its debt (make loan payments). While different financial institutions will calculate repayment capability differently, the basics remain the same. Those basic questions include whether or not the church can support a given loan payment expressed as a yearly amount. Thus, if the Church expects to make a loan payment of \$10,000 a month, their total requirement on an annual basis would be \$120,000. Very simply, does the borrower have the capacity to cover this

amount annually without impacting the operations of the church? It should be noted that underwriters focus on congregational giving, tithing, and pledge campaign activity almost exclusively. In many cases, other income derived for onsite schooling operations or daycare business is not considered in the analysis, as this income doesn't adequately reflect the congregation's desire and ability to meet loan payment requirements. Additionally, should these operations cease, so would the income. Again, the focus is on the congregation to adequately provide for operations and debt service. Information to guide a church in the analysis of their ability to service the debt such as interest rates, payment options, the term of the loan, etc., can be obtained from a lender.

Depending on the size of the loan request, a bank may require a formal pledge campaign to evidence the desire and commitment of the congregation to formally fund the loan. These monies would be set aside to specifically reduce the principal portion of the debt. Again, the size of the loan request will dictate how important a pledge campaign will be.

## Underwriting philosophy

Additional insight into the underwriting philosophy of a financial institution is helpful to church leadership. This insight includes the bank's reliance on a borrower's ability to pay a given loan back without taking back the bank's collateral (typically church buildings and real estate). Banks want to avoid foreclosing on the property of religious institutions for two reasons: one is bad press and the other is the limited ability to sell "special purpose" church property. Banks will typically take real estate collateral as a matter of course to protect their collateral from other lenders, but in reality foreclosure is highly unlikely to ever occur.

Ask a banker with church-lending experience for additional guidance. Further resources can be found in publications related to the banking industry. +



### Scott Gaetz

Scott Gaetz is a commercial lender with Wells Fargo Bank. He is a graduate of Southwest Texas State University with a degree in Finance. He resides in Houston with his wife and three kids. His full-time hobby is raising a family.

# we've got you covered

by Paula Burns

When asked to write on clarity, as it would pertain to understanding insurance, I almost chuckled. What an ironic statement, I thought.

Policies are comprised of a language that is Greek to someone not in the insurance industry. Coverage can be extended in endorsements and taken away in other policy limitations. After more than 25 years in the insurance industry, we learn something new every day regarding policy language and coverage interpretation. Whoever said being an insurance advisor is not an adventure? It can be a crazy treasure hunt continually trying to keep up with the ever-changing market and industry's response to the legal environment of today. In this article, we bring some CLARITY to understanding what risk the church is actually retaining, transferring, or needs to mitigate.

The most common question asked regarding retention is, "What is my deductible?" The answer to that question is what most people consider to be the total out-of-pocket expense they will face during a claim or loss. This thought process is very misleading. Yes, the deductible is one category of retention and we refer to that as "active retention." This means we have predicted this financial risk and have taken a proactive stance on budgeting for a deductible in the event of a loss. The retention that sneaks up on us is called "passive retention" and is classified as loss we failed to identify. Sometimes we have identified risk and have not done anything about it due to time constraints or budgeting limitations. Let me submit to you that before we can do something about it we have to identify it. Identifying risk is the first step to bringing clarity of what the church is actually retaining.

How do we identify risk? There are multiple methods of risk identification used today, a few of which are listed below:

- **Insurance Policy Analysis**

Utilize your insurance agent, or insurance advisor, to review your policies. Have them help bring clarity by reviewing the policy exclusions and coverage limitations with you. Ask them to help you identify what exposures are not covered in your insurance coverage portfolio.

- **Inspection of Premises and Property**

Do frequent property inspections. Just walking around the premises can reveal hazards and deter incidents or accidents. More than one person is recommended for the inspection team. Two sets of eyes are better than one! Especially do this before your large service of the week or special events.

- **Compliance Review**

Typically, non compliance issues with state, local, and federal laws are not covered under the insurance contract. Have someone do a compliance review either from an external consultant or an internal employee or volunteer with expertise in this area.

- **Loss Review/Incident Report Review**

This is very important. Ask your insurance advisor for your loss history. Review it and identify any patterns. Also, keep incident reports on any slip and fall or incident that



never was filed as a claim. For example, if you review all of this data and find that 50% of all claims and incidents are happening in the parking lot, then focus on the parking lot and what seems to be the common trend in those incidents.

#### • Financial Audit/Review

There are many areas of risk in this category. We recommend that you conduct an audit either internally or externally to determine if there are areas that need attention.

#### • Policies and Procedures Review

This is an area where we see most of our claims arising today. Companies are suffering due to lack of policies and procedures in place either on the human resources side or safety/loss prevention side. Churches in particular need to have a Child Protection Policy in place to protect the children and reduce overall risk in this area.

#### • Checklists/Flow Charts

These can assist in reviews on all of the above. Ask your insurance advisor if they have any of these resources for your reference and use.

Now that we have identified what our exposures are by the methods listed above, we can determine what we can transfer. What is meant by TRANSFER of risk? Methods of transfer can be contractually, pre-loss, or post-loss:

#### Contractually

- An insurance policy is a contract and you can transfer some of your risk via insurance. Insurance is defined as a relatively small known cost that has been substituted for the unknown of a large cost or loss.
- A non-insurance transfer would be having a contractor that provides services to the church name the church as an additional insured in their contract and provide the church with a Certificate of Insurance as evidence. Be sure you keep these up annually and have your insurance advisor review the certificates to ensure they have the proper coverage.
- Hold harmless agreements/waivers.

Risk mitigation is the risk control or risk management programs you put in place. This really is a combination of all of the above. We have identified our risk, determined what we are retaining and what we can transfer, and now we need to control all risk that affects the church regardless of whether we have transferred it via the insurance contract or not. We can use these following methods for mitigating the exposures. Let's reiterate that this is NOT only the exposures that are retained, but those we can insure. We

want to be responsible for all risk and reducing it. This will benefit the church financially by reducing insurance premiums, retention expenses, etc.

#### Pre-Loss

- Segregation – this technique is one that we use to separate exposure. For example, we need to keep hazardous chemicals locked up and out of the reach of children. Keep paint away from flammables, etc.
- Avoidance – simply avoid blatant risk.
- Loss prevention.
- Implementation of policies and procedures to help reduce risk.

#### Post-Loss

- Crisis management plan – Have your plan in place prior to the loss so that post-loss, you can implement it immediately to return the church to normal operations as quickly as you can.
- Call your insurance advisor immediately. They can advise what to do in the event of a claim or loss.
- Secure the premises and take measures to protect your property from further damage. This is a condition in your insurance contract. Be sure to prevent further damage to property.
- Liability driven losses – Be sure to compile all pertinent information on the claimant and report that to your agent as soon as possible. Keep an incident report on file so you will know what information to gather. Train staff on what to do in the event of an incident.

In conclusion, we want to CLARIFY what the church is retaining, what it can transfer, and utilize risk control measures to get a "mountain-top view" of the whole picture. If we focus on any one area alone, our vision is minimized and exposure to the church is increased. The Lord has given us a role in His Kingdom business and we all have a part in protecting the ministry from risk. ✚

#### Paula Burns



Paula Burns specializes in insuring larger churches and non-profit organizations. She has earned the prestigious designation as a Certified Insurance Counselor (CIC) and has been in the insurance industry for 25 years. Her career began in property and casualty claims laying a foundation for Paula to be an advocate for clients when they need her the most, during a claim or crisis. Having attended seminary at Christian Life School of Theology, now Beacon University, Paula has a heart for serving those who serve. She is a supporter and active member of both Houston NACBA (National Association of Church Business Administrators) chapters.

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SYSCO offers the widest selection of food and related products in the industry. PointSource has created a manufacturer rebate and allowance program, comprised of agreements with over 90 manufacturers, which they offer in sync with SYSCO. The services are free of cost to CO+OP ministries. PointSource invoices manufacturers quarterly and returns to your ministry the rebates and allowances earned. Together SYSCO and PointSource can quickly and efficiently reduce your food costs.



To sign up or inquire about the program, please call Dieter Kadoke at 214-336-0935

# Vendors

## ADMINISTRATION

### Advertising & Promotional Products

#### Educational Products, Inc.

www.educationalproducts.com

**Tammy Srubar** 512.828.7214 AUS  
tsrubar@educationalproducts.com

**Jeff Oberkrom** 800.365.5345 DFW  
joberkrom@educationalproducts.com

**Marta Savin** 800.365.5345 HOU  
msavin@educationalproducts.com

### Office Depot Business Solutions Division Office Furniture, Space Planning & Educational Furniture

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148  
gigi.hill@officedepot.com

### Name Badges & Custom Stamps

#### Express Stamp/Schwaab

Customer Service

**Sherry Witt** 877.782.6771 x441  
switt@schwaab.com

### Office Depot Business Solutions Division

www.bsd.officedepot.com

Promotional Products and Copy/Print

**Theresa Ortega** 832.350.6321 HOU  
mary.ortega@officedepot.com

**Richard Gregory** 817.475.9570 DFW

richard.gregory@officedepot.com

**Matthew Mowad** 210.213.6706 AUS SAT

matthew.mowad@officedepot.com

**Gigi Hill-Margoni** 713.996.3148

gigi.hill@officedepot.com

## Printing

### Digital Print and Binding Services Custom Stationery

#### Office Depot Business Solutions Division

www.bsd.officedepot.com

**Theresa Ortega** 832.350.6321 HOU

mary.ortega@officedepot.com

**Richard Gregory** 817.475.9570 DFW

richard.gregory@officedepot.com

**Matthew Mowad** 210.213.6706 AUS SAT

matthew.mowad@officedepot.com

**Gigi Hill-Margoni** 713.996.3148

gigi.hill@officedepot.com

#### Varidoc

www.varidoc.net

**Scott Muckensturm** 214.528.9925 x118  
scott@varidoc.net

## School Supplies

#### Educational Products, Inc.

www.educationalproducts.com

**Tammy Srubar** 512.828.7214 AUS  
tsrubar@educationalproducts.com

**Jeff Oberkrom** 800.365.5345 DFW  
joberkrom@educationalproducts.com

**Marta Savin** 800.365.5345 HOU  
msavin@educationalproducts.com

### Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148

gigi.hill@officedepot.com

## COMMUNICATIONS

### Nursery Pagers, 2-Way Radios & Automated External Defibrillators (AED)

#### Communications & Emergency Products, Inc.

www.cepisystems.com

**Ron Smith** 281.499.7681 HOU

ron.smith@cepisystems.com

## Signs

#### National Signs, Ltd.

www.nationalchurchsigns.com

**Al Ross** 713.863.0600 x218

al.ross@nationalsigns.com

**Gregg Hollenberg** 713.863.0600 x224

ghollenberg@nationalsigns.com

## Teleconferencing

#### Civicom

www.civi.com

**Rebecca West** 203.618.1811

rwest@civi.com

### Telephone Equipment, Cable Installation & Services

#### DataVox

www.datavox.net

**Neil Ferguson** 713.881.7107

neil@datavox.net

## CONSULTING

### Pastoral Coaching

#### Euliss Consulting Group, Inc.

www.euliss.com

**Michael Euliss** 336.831.3655

michael@euliss.com

### Personnel & Finance

#### Upright Ministries

www.uprightministries.com

**Patti Malott** 281.797.8619

patti@uprightministries.com

## FACILITIES

### Air Conditioning/HVAC

### Building Automation Controls Installation, Service & Security

#### Accurate Comfort Systems USA

www accuratesusa.com

**John Davis** 832.590.5731 HOU

jdavis@accuratesusa.com

### Audio, Video & Lighting

#### Communications & Emergency Products, Inc.

www.cepisystems.com

**Ron Smith** 281.499.7681 HOU

ron.smith@cepisystems.com

### Church Interiors Inc. of Texas

www.churchinteriorsoftexas.com

**Mack Phipps** 254.652.2084

mhipps@churchinteriorsoftexas.com

**Ed Butler** 972.872.5495

ebutler@churchinteriors.com

**Tom Gibson** 972.998.7416

tgibson@churchinteriors.com

### Janitorial/Sanitation/Paper Supplies & Equipment

#### Hillyard, Inc. 800.399.8489

www.hillyard.com

**Ken Kippes** 713.460.2774 HOU

kkippes@hillyard.com

**Kim Woods** 832.646.0383 HOU

kwoods@hillyard.com

**Mike Fransen** 281.389.3806 HOU

mfransen@hillyard.com

**Dan Fox** 713.299.2382 HOU

dfox@hillyard.com

**Mark Curtis** 800.728.4120 SAT

mcurtis@hillyard.com

**Beth Ann Falcon** 210.683.1416 SAT

bfalcon@hillyard.com

**Brian Taylor** 210.722.5132 SAT

btaylor@hillyard.com

**Paul Deutsch** 512.529.1583 HC Austin

pdeutsch@hillyard.com

**Rosie Reyes** 956.206.4355 Laredo

rreyes@hillyard.com

#### CleanCare, Inc.

www.hillyard.com

**Billy Sallee** 800.688.9425 DFW

bsallee@cleancaretx.com

### Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148

gigi.hill@officedepot.com

## Building Maintenance Services

### Professional Janitorial Service

www.pjs.com

**Jim Shaw** 713.850.0287 HOU

jshaw@pjs.com

**Allen McKee** 512.447.0477 AUS

amckee@pjs.com

**Scott O'Brien** 210.824.3367 HC SAT

sobrien@pjs.com

### Carpet, Wood, Vinyl & Sports/ Multi-Purpose Flooring

www.churchinteriorsoftexas.com

**Mack Phipps** 254.652.2084

mhipps@churchinteriors.com

**Tom Gibson** 972.998.7416

tgibson@churchinteriors.com

#### Vector Concepts, Inc.

www.vectorconcepts.com

**Bill Austin** 800.544.8314 cell 214.504.4714

baustin@vectorconcepts.com

**Jody Skaggs** 800.544.8314

jskaggs@vectorconcepts.com

### Catastrophic Recovery, Water & Fire Damage Recovery, Mold Removal & Remediation, Carpet, Upholstery and Duct Cleaning

#### Blackmon Mooring

www.blackmonmooring.com

24/7 Call Center (all locations): (877) 730-1948

**Michelle Mosher** 877.247.7201 HOU

mmosher@bmsmanagement.com

**Tom Lackey** 817.385.3403 DFW

tlackey@bmsmanagement.com

**Brian Newell** 210.452.5783 SAT

bnewell@bmsmanagement.com

**Montana Hantes** 512.674.5094 AUS

mhantes@bmsmanagement.com

**Teryn Gonzalez** 806.470.4980 West TX

tgonzalez@bmsmanagement.com



## Electricity and Energy Savings

### TES Energy Services, LP

www.tesenergyservices.com

**Michael Bernstein** 972.447.0447 x105  
mbernstein@tesenergyservices.com

**John Blunt** 214.697.0567  
John@tesenergyservices.com

## Floor Mats

### CleanCare, Inc.

www.hillyard.com

**Billy Sallee** 800.688.9425 DFW  
bsallee@cleancaretx.com

## Hillyard, Inc. 800.399.8489

www.hillyard.com

**Ken Kippes** 713.460.2774 HOU  
kkippes@hillyard.com

## Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148  
gigi.hill@officedepot.com

## Furniture & Space Planning Educational Furniture, Tables, Chairs, Shelves, Etc.

### Integrity Furniture & Equipment

www.integrityfurniture.com

**Drew Coleman** 888.600.8639  
drew@integrityfurniture.com

## Church Interiors, Inc. of Texas

www.churchinteriorsoftexas.com

**Mack Phipps** 254.652.2084  
mphipps@churchinteriors.com

**Tom Gibson** 972.998.7416  
tgibson@churchinteriors.com

## Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148  
gigi.hill@officedepot.com

## Mity-Lite - Tables & Chairs

www.mitylite.com

**Mike Burrows** 888.883.5644  
mikeb@mitylite.com

## Interior Renovations - Painting, Carpentry & Millwork

### Church Interiors Inc. of Texas

www.churchinteriorsoftexas.com

**Mack Phipps** 254.652.2084  
mphipps@churchinteriorsoftexas.com

**Tom Gibson** 972.998.7416  
tgibson@churchinteriors.com

## Locks & Security Systems

### DeBow Lock & Safe Co.

**Jeff DeBow** 281.398.6703  
debowllockandsafe@sbcglobal.net

## Office Copier/Duplicator Equipment

### American Business Machines

www.abmtexas.com

**Daniel Anders** 713.688.8873  
danders@abmtexas.com

### Dahill

www.dahill.com

**Larry Finch** 713.329.9909  
Lfinch@dahill.com

## Business Machines & Supplies Printers and Cartridges

### Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148  
gigi.hill@officedepot.com

## Tech Depot - IT Supplies & Software

www.cssi.techdepot.com

**D'Anne Wagner** 800.625.9866 x7518  
dwagner@officedepot.com

## Plumbing & Refrigeration

### Accurate Comfort Systems USA

www accuratesusa.com

**John Davis** 832.590.5731 HOU  
jdavis@accuratesusa.com

## Roofing, Repairs, Maintenance & Waterproofing

### Carlson Roofing Company, Inc.

www.carlsonroofingco.com

**Mark Carlson** 281.374.7657  
mark@carlsonroofingco.com

## Waste Management

### TES Energy Services, LP

www.tesenergyservices.com

**Michael Bernstein** 972.447.0447 x105  
mbernstein@tesenergyservices.com

**John Blunt** 214.697.0567  
John@tesenergyservices.com

## FOOD SERVICE & SUPPLIES

### Food, Coffee, Beverages, Soft Drinks, Water, Breakroom, Snacks, Paper Products, Cleaning Products

### Sysco/PointSource

www.pointsourceservices.com

**Dieter Kadoke** 214.336.0935  
dkadoke@pointsourceservices.com  
info@pointsourceservices.com

### Creative Coffee

www.creativecoffee.com

**Terry Lampman** 281.579.2224 HOU  
creativeci@aol.com

## Office Depot Business Solutions Division

www.bsd.officedepot.com

**Gigi Hill-Margoni** 713.996.3148  
gigi.hill@officedepot.com

## INSURANCE

### Property, Casualty, Workers Comp.

### Insurance One Agency

www.insuranceonewoodlands.com

**Gary Benson** 800.350.6277 HOU  
garyb@insuranceoneagency.com

**Rick McCrary** 800.364.1277 DFW  
rick@insuranceoneagency.com

**Paula Burns** 281.350.6277 HOU  
pburns@insuranceoneagency.com

## INFORMATION TECHNOLOGY

### Computer Systems

### IT Fidelity

www.itfidelity.com

**Mike Beckham** 832.476.3188  
mike.beckham@itfidelity.com

## VOIP, ROIP, AOIP

### Network Wiring Installation & Wiring Components

### Communications & Emergency Products, Inc.

www.cepisystems.com

**Ron Smith** 281.499.7681 HOU  
ron.smith@cepisystems.com

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# Become a Member and Grow Together with the Foundation of Good Stewardship Resources ... the Church CO+OP

**CO+OP:** the original group purchasing organization for churches and their related organizations, including schools, camps and para-church ministries.

**What CO+OP is:** Our CO+OP is a non-profit, 501(c)3 group purchasing relationship, in business since 1988, operated by a board of directors. We are Members and Vendors working together to provide significant savings on goods and services.

**Why CO+OP:** The purpose of our CO+OP is to help ministries save money on the goods and services they are buying. Examples include:

- office supplies
- electricity
- food service
- plumbing
- printing
- signs
- copiers and duplicators
- HVAC resources
- lamps and electrical supplies
- coffee service
- telephone and equipment services
- IT services and equipment
- repair and replace A/V electronic devices
- insurance
- janitorial and sanitation supplies and tools
- roofing and construction
- security systems
- stamps
- furniture and equipment
- janitorial service
- maintenance, repair parts and tools
- disaster recovery and carpet cleaning
- locksmith service
- advertising and graphic design services
- church consulting

## Vendors with a national presence include:

- Blackmon Mooring
- Church Interiors
- National Signs
- Accurate Comfort Systems
- Insurance One
- Mity-Lite
- Euliss Consulting
- Hillyard
- Office Depot
- Upright Ministries

**How to participate:** Join online at [www.churchco-op.org](http://www.churchco-op.org) or phone 888.350.3264 to enroll.

Participating member with National Association of Church Business Administration and local chapters in Austin, Dallas, Fort Worth, Houston, San Antonio and Waco.



## New Members

- Atascocita Community Church, Humble, TX
- Bayou Drive Baptist Church, Alvin, TX
- Crossroads Tabernacle, Fort Worth, TX
- First Baptist Church - Liberty, Liberty, TX
- First Baptist Church - Taylor, Taylor, TX
- First Baptist Church - Coppell, Coppell, TX
- Grace Bible Church, Dallas, TX
- Granbury Baptist Church, Granbury, TX
- Heartland Church, Carrollton, TX
- Keystone Church, Keller, TX
- Lewisville Christian School, Lewisville, TX
- Messiah Lutheran Church, Cypress, TX
- New Life Worship Center, Tyler, TX
- Noel Memorial United Methodist Church, Shreveport, LA
- Oak Ridge Baptist Church, Conroe, TX
- Southlake Presbyterian Church, Southlake, TX
- St. William Catholic Parish, Round Rock, TX
- Susanna Day Wesley Day School, Tomball, TX
- Unity Church of Grapevine, Grapevine, TX
- Wellspring Church, North Richland Hills, TX

**20+**  
**YEARS**  
**...AND COUNTING**  
CHURCH SUPPLIES & SERVICES INC.





*TES Energy Services, LP presents:*

## **Lowering Your Electricity Costs at Your Church!**



**A Proud New CO+OP Vendor!**

**TES Energy Services, LP will negotiate the lowest cost electricity contract for your Church facilities!**

✓ ***Why are electricity prices being quoted at 3 year lows both for residential and commercial!***

With a simple Letter of Authorization (LOA) our team of energy experts will go to work to offer you an honest, "apples to apples" comparison of savings among providers.

We will present your organization with an "indicative price" based on a broad spectrum of strategies and pricing models that match your energy goals.

✓ ***Individual Attention***

By customizing a provider's contract terms to fit their buying strategies, TES Energy Services, LP has significantly added value to many of our property managers' portfolios.

✓ ***Relationship with Providers***

Placing over 2 billion KWH, we have great buying power and very strong, positive relationships with all Texas Retail Electric Providers.

✓ ***Market Timing***

Today's marketplace is a fast changing, commodity-based playing field. We are constantly monitoring the marketplace - "every hour" - for buying patterns, enabling you to focus on your specific business issues.

✓ ***Competitive Negotiations***

TES Energy Services, LP brings the providers that are interested in your specific needs into a "Hot Box" to push the price down.

Once your "Strike Price" has been negotiated, then you are presented with one or more contracts and strategies to choose from.

✓ ***As Your Consultant***

As your consultant, we will represent you for any issues in the future with your contracted provider (billings, meters etc.).

TES Energy Services, LP will bid your church's electricity among these low cost providers!



**CALL FOR A QUOTE:**  
**972-447-0447 X105**  
[www.tesenergyservices.com](http://www.tesenergyservices.com)

*"Integrity, Knowledge, Experience"*

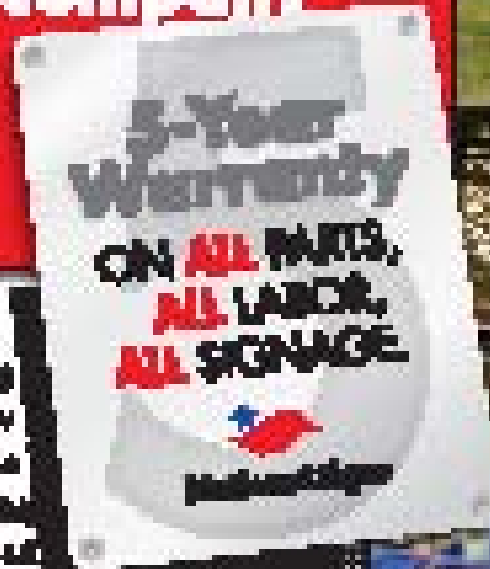




Church Supplies & Services, Inc.

P.O. Box 821243  
Houston, Texas 77282-1243  
281.531.5629 - Main  
281.531.4137 - Fax  
www.churchco-op.org

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