

Finance Committee Minutes
February 20, 2019

Members attending: Cynthia DiBenedetto, Bill Dornbush, Joan Gates, Kris McKelvey, Heather Young, Larry Wofford, Sam Cox, Janis Brewster, Naomi Niimi, Lori Sawdon

Call To Order by Chairperson Sam Cox followed by Opening Prayer by Lori Sawdon.

Members introduced themselves. Welcome was extended to Janis Brewster, the new Church Operations Manager, and Kris McKelvey, the new Trustees Rep To Finance Committee.

Minutes of the January 23, 2019 meeting were approved with the correction of Cynthia DiBenedetto's name.

Change in Website Payment Processors – Bill Dornbush

Bill explained that the website was redesigned in 2006. It is time for another redesign for security and sustainability. The website is being moved to a different hosting model: Weebly. This requires a change in how we process payments through the website. Current payments come from Ubercart, a fully functioning processing. Weebly has its own processors; Square owns Weebly. Bill recommends that we move to Donorbox which specializes in processing for nonprofits. They use 2 payment processors: PayPal (used at least 10 years on current website) and Stripe, a division of Wells Fargo.

Donorbox.org charges no fee if our monthly donations are less than \$1,000.00. If we exceed \$1,000.00 in a month, then Donorbox.org charges 1.5% for the total monthly donations and bills that fee at the beginning of the next month.

PayPal and Stripe each charge 2.2% + 30c for registered nonprofits, the same fee that we have been paying since we started collecting donations on our website.

In 2018 in 7 of 12 months we would have exceeded \$1,000 a month. Donorbox provides the ability to ask each contributor to pay the fee when they make the donation and provide this option as the default, but we cannot require them to do so. Currently preschool parents must pay the fees if they use website to pay tuition. We can set up "campaigns" for designated gifts.

Bill also requested that the change from using the PayPal Exchange Bank account to the regular Exchange Bank checking account to reduce the workload of the bookkeeper.

After discussion, there was confirmation to continue offering online giving. The consensus is to use Stripe in addition to PayPal. Further discussion is desired on the issue of single checking account versus two checking accounts. New web hosting will cost \$150 a year, same as current.

Appreciation was expressed for Bill's work on the website, including the worship videos. Heather suggested that the fees for online giving be made known.

Office Staff Transitions

Larry Wofford agreed to step up to input payroll during the interim transition. Larry has put in significant amount of time dealing with unexpected challenges, for which gratitude was expressed.

Report On PowerChurch Training

With PowerChurch Training January 23-25, more people are trained in using the various modules in PowerChurch. The bulk of the training cost was approved from the Church Council Foundation grant received in 2018.

With the PowerChurch Consultant, a change was made to properly close some system-generated fund balances that were not properly closed in 2015 when the mortgage activity was transferred from Trustees 07 Funds to the Operational Funds. \$817 was hanging as a negative figure that resulted in an \$817 cash adjustment on the Trustee funds.

The issue of a future full-scale audit arose.

Review of January Financial Reports

Balance Sheet. 2018 ended strong position so cash positions are strong. We are communicating with the Conference about \$1,200 for Pastor Sekove's benefits which was underpaid in 2018.

The PowerChurch consultant enabled the placement of the Mortgage Principal and Interest payments on the Income/Expense report.

It would be wise to have conversation with Trustees and PG&E regarding the utility cost and the TrueUp payment. It would be good to know how much we save during the year due to the solar.

Telephone system is on "last legs." Contract is renewed every 6 months. An AT&T employee is looking at our plan to help reduce costs.

Other Business

Amazon Smile informs us that we have a \$28 contribution. We could publicize this revenue opportunity for those who purchase via Amazon.

Closing Prayer was offered by Sam; meeting was adjourned at 8:37.

Next Finance Committee meeting: Wednesday, March 20, at 7 p.m.

Notes taken by Lori Sawdon