



Finance Handbook

MOPS International exists to encourage, equip and develop every mother of preschoolers to realize her potential as a woman, mother and leader in the name of Jesus Christ.

“The MOPS Experience”

Our vision is that every mother of preschoolers is so impacted by her MOPS experience that she carries it with her for life, making her a better mom who creates a better world.

As a leader of a local MOPS group, the MOPS experience begins with you. Therefore, we are asking you to be:

- **Relevant**, so that every mom will know that MOPS is for her
- **Relationally Inclusive**, so that every mom will feel welcome and accepted in community
- **Growth-oriented**, so that every mom will be challenged to grow as a woman, mother and leader
- **Passionately Christian**, so that every mom will be drawn one step closer to Jesus and one step further in her influence for God’s kingdom
- **Purposeful**, so that every mom will know she’s part of God’s bigger purpose, picture and plan to make a better world!

Ideas for Living out “The MOPS Experience”

Relevant

- Meet moms where they are. Your group should reflect your community.
- Consider how it would be to walk in someone else’s shoes.

Growth-oriented

- Commit to spiritual development and growth with your leadership team.
- Plan speakers to challenge moms to grow as women, mothers and leaders.

Purposeful

- Encourage moms to accept who God created them to be and to find their purpose.
- Intentionally connect the church with your MOPS group to help moms grow in faith.

Relationally Inclusive

- Help each mom build at least 3 strong relationships within the group.
- Get moms involved in serving and leading. Start with small bite-size commitments and give them opportunities to stretch and grow in those areas.

Passionately Christian

- Create a safe environment for every mom regardless of her faith background.
- Be committed to growing spiritually so that your love of Jesus shines through!
- Find ways to express Christian love in action.

The Purpose of MOPS Finance

Well managed finances maximize ministry opportunities within every area of a MOPS group. The Finance Team Leader is responsible for overseeing and tracking income and expenses in a way that is sensitive to every mom.

Like any organization, your MOPS group will need funds in order to operate. You will be responsible for providing certain things, like childcare and refreshments. Your group will also be responsible for meeting financial obligations to MOPS International, and for responsibly reporting your financial activities to your Chartering Ministry.

The budget your Steering Team creates will provide a way to hold leaders and moms accountable to their responsibilities within MOPS. At the same time, your gentle approach to financial matters demonstrates your commitment to the MOPS International mission. Finance Team members are often among the first to connect with a mom. The impact of their sensitivity and warmth can set the tone for the group and for the future involvement of each MOPS mom.

Be shepherds of God's flock that is under your care, serving as overseers—not because you must, but because you are willing, as God wants you to be; not greedy for money, but eager to serve; not lording it over those entrusted to you, but being examples to the flock.

1 Peter 5:2-3



Finance Team Leader Job Description

Personal characteristics:

- ④ Demonstrates a personal relationship with Jesus Christ. Because members of her team may not have committed their lives to Christ, she is in an excellent position to encourage each member to make this decision.
- ④ Organizes and handles her own finances in a responsible way that demonstrates her reliability in handling funds.
- ④ Maturely takes responsibility for management of funds, and enjoys the math and reporting needs of creating and managing a budget.
- ④ Shows warmth and acceptance to women from every background, demonstrating discretion about the personal lives of others.

Position Responsibilities:

- ☉ Suggests a budget for the MOPS ministry based on known costs, anticipated expenditures and expected income. (Adoption of the budget is by the entire Steering Team.)
- ☉ Serves as a financial liaison with the Chartering Ministry. (It is helpful if she is a member of the Chartering Ministry.)
- ☉ Reports regularly to the Steering Team on the financial status of the MOPS group, identifying shortages and surplus as appropriate.
- ☉ Establishes a registration procedure for women joining your MOPS group and MOPS International Membership.
- ☉ Shows sensitivity to the financial needs of each MOPS woman, warmly setting a tone of welcome. She explores the possibility/availability of scholarships for women in the group who cannot afford to attend MOPS.
- ☉ Meets all financial obligations to MOPS International, including Charter Renewal and MOPS International Membership registrations, agreed to in the Charter Agreement.
- ☉ May identify and help organize fundraisers to underwrite group and leader expenses such as Convention attendance.
- ☉ Serves on the Steering Team and attends meetings.
- ☉ Reads the *MOPS Handbook* and the *Finance Handbook* and understands the vision of MOPS International and her relationship to the MOPS group.
- ☉ Disciplines her team members and encourages each woman to grow in her relationship to Christ.

Financial Responsibilities to MOPS International

Over the course of the year, your MOPS group will be responsible to pay Charter Renewal fees and MOPS International Membership registration fees. Remitting these funds to MOPS International is the responsibility of the Chartering Ministry, as agreed in the Charter Agreement.

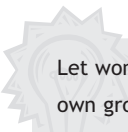
How does the MOPS International Membership work?

The MOPS International Membership provides direct ministry support to moms. Registering for this program is required for all MOPS moms attending groups in the United States and is optional for international, military and Spanish-language groups. The benefits available to moms may change from year to year. Information about new benefits will be sent to your group each year. The most up-to-date information about the MOPS International Membership can be found on the MOPS Leaders' website.

How does the Charter Renewal work?

Your Chartering Ministry renews its Charter each year and pays a fee to support its ongoing relationship with MOPS International. You will receive specific information regarding fees and due dates each year from MOPS International.

Financial aid is available through MOPS International to those groups that need assistance and meet specific criteria. Contact MOPS International for more information.



Let women in your group know that their fees are not only providing for their own group, but are helping mothers around the world by supporting the MOPS International office and Field Leaders, the distribution of information bringing MOPS to new areas and the additional MOPS ministries of the MOPS International website, Teen MOPS, publishing, other communication pieces and events. As a member of Evangelical Council for Financial Accountability, all MOPS International financial statements are available upon request.



Finances and Your Chartering Ministry

Because the financial and ministry relationships with the Chartering Ministry are so interconnected, the Finance Team Leader is a key individual in reflecting MOPS to the ministry's leadership.

It is important to remember that MOPS is a program of the Chartering Ministry similar to a church's Sunday School, Awana or even the church choir. The Chartering Ministry is responsible for the financial obligations of the group, including coverage of insurance, facilities and utilizing tax exempt status.

The following are specific finance related areas that should be addressed with the ministry leadership.

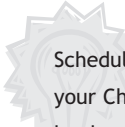
👤 Checking Account

If the MOPS group opens its own checking account, it should use the tax-identification number of its Chartering Ministry. A ministry official, such as the treasurer, should be one of the signers of the account. This provides for a transition person between Finance Team Leaders, an emergency backup and a link with the Chartering Ministry. The name used on the check should include "MOPS" and the name and address of the Chartering Ministry, such as "MOPS of Grace Community Church." Do not use MOPS International as the name on the checking account or the home address of a Steering Team leader.

In some organizations, the administration, finance secretary, treasurer or a similar person must handle all checking accounts. Speak with your Chartering Ministry leadership to see how they prefer handling money and accounts. Decide who makes the deposit, who counts and brings the money to the office and what procedures will be followed. The appropriate staff person will advise you as to how to handle expense reimbursement requests. It is important for the Finance Team Leader to track budget, income and expenses, even if she is not using a check-book.

@ Tax-Exempt Identification

As nonprofit organizations, churches and other ministries are entitled to make purchases without paying sales tax, as long as the purchases are made for a ministry of the organization and the costs are not reimbursed through resale.



Schedule a meeting with your Chartering Ministry's leader or financial staff person to set policies and procedures before your group begins to meet. Review them on a regular basis to avoid any misunderstandings or surprises.



For tax-exempt MOPS purchases, use your Chartering Ministry's ID number. Check with the appropriate staff person regarding the legality of purchasing craft materials and other items, remembering that when MOPS moms pay a fee, they are actually reimbursing the group for the costs. In such a case, sales tax should be paid. Your state or area laws may also impact this determination.

🕒 Financial Reporting

The Chartering Ministry may or may not require that MOPS budgets and financial reports be given to the administration or leadership. Whether required or not, this information should be shared on a regular basis. Include total attendance, attendance by non-Christian women (if available), sources of income, nature of expenses and money-on-hand.

The Chartering Ministry should also know about upcoming financial needs and opportunities, such as Council meetings or other events. Often, they are willing to help cover some of the costs of leadership training.

Obey your leaders and submit to their authority. They keep watch over you as those who must give an account. Obey them so that their work will be a joy, not a burden, for that would be of no advantage to you.

Hebrews 13:17



🕒 Fundraisers

Many MOPS groups supplement their budgets through fundraisers, providing additional monies for Convention training, MOPPETS expenses and scholarships. Approval for such projects must be obtained from your Chartering Ministry. Some ministries may not permit these projects; if the organization that holds your Charter is not comfortable with your group having fundraisers, work with them to determine other ways to support your MOPS group.

If your fundraiser involves selling items, you may be responsible to collect sales tax. If your fundraiser requires a sales tax license, the license is to be obtained by the Chartering Ministry.

☉ Insurance

As a part of the Chartering Ministry, your MOPS group is covered for insurance under their policy. All of their guidelines, including use of property, childcare personnel, equipment and handling abuse situations must be followed.

☉ MOPPETS Workers

If your MOPPETS workers are paid, check with the financial personnel of the Chartering Ministry about whether the workers are to be treated as employees. Payments made in cash are nevertheless compensation, and there may be legal, tax and insurance implications involved in this decision. MOPPETS workers would be included as employees in employment tax reports filed by the Chartering Ministry.

☉ Location

Sometimes, because of facility shortages or other needs, MOPS groups meet in a location other than a ministry-owned or leased property. If this is done, be sure that it is done only with the approval of the Chartering Ministry leadership with consideration of insurance and other legal issues.

Your attitude and the way that you present MOPS will make a significant impact on the way that your Chartering Ministry understands the MOPS International mission. Be humble and cooperative, open to understanding the policies and direction of your Chartering Ministry's leadership.



Budgeting

A budget is a financial plan for the MOPS year that should reflect both the proposed activities of the group and the financial reality of the cost of a ministry.

The way that you create your budget will depend on your particular group and the requirements of your Chartering Ministry. Here is a general outline that may help you get started.

- ② Schedule a time before your MOPS year begins when your Steering Team establishes a plan.
- ② Look at your MOPS calendar: how many meetings will you have, what special events are planned, when will you have Creative Activities costs, etc.
- ② Project how many moms will attend each meeting. Allow for growth.
- ② Estimate how many children will be in MOPPETS for each meeting. (If you do not pay for childcare, you will still need to be prepared for supply costs.)
- ② Consider and set limits for your costs in other areas—hospitality, special speakers, publicity, curriculum, gifts for Steering and MOPPETS workers, etc.
- ② Set a limit for the registration costs (if any) a mom will need to pay to attend MOPS. Commit to setting aside a certain number of scholarships based on your past registrations or your community.
- ② Determine the fees that will be paid to MOPS International in the coming year for Charter Renewal and MOPS International Membership registrations.

Contact your Council Coordinator or other local MOPS groups to get a feel for expenses in your community, including childcare costs, fundraising potential and travel expenses.



- ④ Determine how much your group will set aside for leadership training: registration and travel costs for attending MOPS International events, local Council meetings and any other events your team may be able to attend.
- ④ Total your projected expenses.
- ④ Determine your base income by adding the registration costs for all of the MOPS moms and any funds your Chartering Ministry has committed to providing.
- ④ If your projected expenses are greater than your base income, brainstorm with the Steering Team ways that you can make up the difference: fundraisers, donations, sponsorships or cutting costs.

The key after planning is to make sure that your budget is realistic and that you stay on target throughout the year. Remember that a budget is a flexible plan. It will probably not stay perfectly balanced over the course of a year. If your attendance or childcare needs are drastically different than you expected, revise as necessary. Make sure that you provide updated copies of the budget to each Steering Team leader and the financial leadership of your Chartering Ministry.

“

The women on our Steering Team were nurses and advertising executives and stay-at-home moms and a military lieutenant. We had experience in just about everything, but none of us had made a budget before. We sat down one day and just went step by step, and we came up with a plan that wasn't perfect, but it got us started and made us think ahead.

”

Reporting

Once the Steering Team has approved the budget, you will need to find a way to organize and track it. Use worksheets or a computer spreadsheet program to:

- 🕒 List accounts
- 🕒 Keep track of totals
- 🕒 Monitor projected vs. actual income and expenditures
- 🕒 Provide Steering with up-to-date account information

Depending on whether your MOPS group or your Chartering Ministry handles the checking account, you may wish to base your budget year on your MOPS group schedule or the organization's fiscal year.

There is an Income/Expense Summary Sheet available on the MOPS Leaders' website.



MOPS Group Expenses

In addition to fees for renewal and membership, expenses for your MOPS group will likely fall under categories that correspond with Steering Team positions. Many of these items can be donated by local businesses or Chartering Ministry members.

Consider your needs for the following areas:

Creative Activities

- ☉ Crafts supplies
- ☉ Fees for demonstrations

Discussion Groups

- ☉ Cards and postage

Hospitality

- ☉ Food costs, if refreshments are not provided by MOPS moms
- ☉ Decorations for the meeting, such as centerpieces, tablecloths, posters, etc.
- ☉ Door prizes
- ☉ Refreshment supplies like napkins, cups, coffee, tea, sugar or cream

As you prepare for your MOPS year, other small costs may arise. You may want to create a miscellaneous account for tracking. Be sure to note the nature of every expense.



MOPPETS

- ☉ Childcare, if workers are paid
- ☉ Curriculum or other lesson materials
- ☉ Craft supplies
- ☉ Snacks
- ☉ Emergency diapering supplies
- ☉ Toys, games and other learning activities, if the rooms you are using for MOPPETS are not stocked with these materials

Publicity

- ☉ Newsletter reproduction and mailing costs
- ☉ Materials for publicizing your group, including brochures, posters, newspaper advertising, etc.
- ☉ Website hosting fees

Miscellaneous

- ☉ MOPS International curriculum for MOPS meetings
- ☉ MOPS International training events
- ☉ Honoraria for speakers

Find ways to value each woman on Steering while helping set boundaries about the budget. Be honest, but show love. If someone goes beyond her limits, confront her non-judgmentally. When a Team Leader needs to be reimbursed for more money than there is in the checkbook, ask how soon she needs to be paid. If there is a major problem with one Steering member, let your Coordinator know.



To Charge or Not to Charge

Some Chartering Ministries are able to cover all of the costs of running their MOPS groups so that mothers are able to attend for free. However, many MOPS groups charge moms a fee in order to cover the ongoing expenses of MOPS. This may only include the registration cost of the MOPS International Membership, or it may also include the costs of Creative Activities, childcare and other expenses. One of the first decisions your Steering Team will need to make when you create a budget is whether to charge fees, and how much they should be.

There are many different ways to handle collecting MOPS fees:

- ④ Suggest a donation amount and leave a basket on the sign-in table; moms will contribute what they can. Although this is the most low-pressure approach to MOPS fees, it is also a difficult system to budget for, and you may find yourself short of funds.
- ④ Collect and record a set amount from each mom attending a meeting. This will cover the cost of that meeting, so that she pays for exactly what she gets. (If your Chartering Ministry is not paying the MOPS International Membership registration fees, have the moms pay the entire amount up front.)

Even if a group is small, determining a certain amount of money that will cover your costs, and then collecting and recording it in a proper way, will make your financial planning and reporting much easier.



- ☉ If a group is close to full or has a waiting list, fees can be collected on a per-semester or per-year basis. This encourages regular attendance and provides Steering Teams with funds “up front” to plan ahead.
- ☉ Childcare costs can be paid on an incremental basis, depending on the number of children a mom brings and how much it costs your groups to provide childcare (i.e. \$3 per child, with a maximum of \$5).
- ☉ Establish a scholarship fund to cover costs for women who cannot pay the full amount. Ask members of your Chartering Ministry to contribute to this fund, or give an opportunity for moms to quietly contribute additional funds.

Tracking payment can be making a note on a registration card that the mom fills out the first time she comes to MOPS, or maintaining a computer spreadsheet. Choose the system that is best for your group.



Keep in mind that MOPS is not about money. MOPS is about whispering God’s love to each woman who comes. Think through how you can value the woman who forgets her wallet, or has to count out change or is out of money. If she cannot pay, find a gentle way to communicate that she is welcome and valuable anyway. Make her feel comfortable.



Fundraising Ideas

Often MOPS groups find it helpful and even necessary to have fundraisers to help cover MOPS costs.

If your Chartering Ministry supports your efforts to raise funds, consider some of the following ideas:

☉ **The Great Moms Walk.** Get sponsors for each mom who walks a certain distance (with or without kids in tow). Raise money for your group! See the MOPS website for more information.

☉ **Donations.** Turn friends of MOPS into financial donors. Approach the appropriate outreach committees of your Chartering Ministry about the possibility of becoming part of their budget. Present special needs to MOPS alumni and friends in the community and enlist their support for scholarships for leadership training events or MOPS International Membership registration fees. Request to receive a love offering in a church service for your MOPS group and for MOPS International.

☉ **Meals.** Prepare and host a special-occasion dinner for a group, church or community. This project requires planning, willing workers and lots of ticket sales or suggested donations.

☉ **Workshops and classes.** Ask a talented individual to teach a class or workshop on his or her specialty, like scrap booking or photography. The normal fees charged for the class could be donated to the MOPS group.

Clarify the policy of your Chartering Ministry on fundraising before you begin planning, keeping them involved in the process of making the ministry work and determining sources of funds.



- ④ **Childcare.** Offer your services for a special event in the church or community. Just as MOPS groups always seem to need workers, many would love to find a reliable source of caregivers.
- ④ **Car washes.** Hold a MOPS car wash in the parking lot on a warm, sunny Saturday! Ask dads or teens to watch the children for a few hours.
- ④ **Garage sales.** Have MOPS women and church members donate items to be sold, advertise and set up a giant garage sale in central location.
- ④ **Auctions.** Organize an auction where the proceeds go to MOPS. There are many styles of auctions, including silent, labor and the traditional type with an auctioneer.
- ④ **Store certificates.** In some areas, large supermarket chains have a program where groups buy certificates for use in purchasing groceries. Three to five percent is returned to the group that sells the certificates.
- ④ **Carnivals and community festivals.** Local events provide an opportunity to let the community know about your MOPS group as well as a fundraising opportunity. Provide a booth with games, a diaper changing area or a bake sale.

“

Our Great Moms Walk produced much fruit both financially and relationally with other groups in the area. Four groups came together to put on The Walk and raise funds. Our group alone raised more than \$4,300.

”

General Finance Guidelines

- ☉ If you collect money at MOPS meetings, you and one other person should count and record currency and coins before leaving the building. Be sure that you both sign an income tracking entry.
- ☉ Consider setting a limit with the Steering Team on how much you may reimburse, and above that limit require the co-approval of the Coordinator. At no time should any authorized signer sign a check that is written to herself or to “cash.”
- ☉ It is wise to document all requests for payment submitted to you. Purchases should be made only by a designated purchaser for an area (normally the Team Leader), and all receipts should be attached to the reimbursement request.
- ☉ Some groups have found that moms prefer it when the group breaks out the costs for Creative Activities and makes the activity optional. This is a more difficult way to budget, but if it works for your group, work closely with the Creative Activities Team to plan accordingly.

An Income Tracking entry form is available on the MOPS Leaders' website.



Since an overseer is entrusted with God's work, one must be blameless—not overbearing, not quick-tempered ... not pursuing dishonest gain. Rather one must be hospitable, love what is good, be self-controlled, upright, holy and disciplined.

Titus 1:7-8



Better Moms Make A Better World



MOPS International, Inc.
2370 S. Trenton Way, Denver, CO 80231-3822
Phone: 303-733-5353 Fax: 303-733-5770
www.MOPS.org