

STORES OF OIL GIVING

*The wise store up choice food and olive oil,
But fools gulp theirs down.
Proverbs 21:20*

WHY HAVE A “STORE OF OIL”?

Just like in our personal finances, it's wise for the church to maintain an **emergency fund**—a reserve that can cover several months of expenses in case of unexpected needs or fluctuating income.

In our own lives, this might look like having three to six months of savings for things such as car repairs, medical bills, or a temporary loss of income. The same principle applies to the church.

This idea is also rooted in Scripture. In Genesis 41, Joseph interprets Pharaoh's dream and advises him to **store grain during years of abundance** to prepare for years of famine.

Likewise, Proverbs 21:20 reminds us that wisdom involves planning ahead and stewarding resources well.

UNDERSTANDING CHURCH FINANCES

The finances of our church operate much like a household budget. Our income comes primarily from the generosity of those who give to Fishers UMC. Some gifts are **designated** for specific ministries—like the Food Pantry, Multiply, or Endowment—while others are **undesignated**, supporting the daily operations and ministries of the church.

The **attached graphic** helps show how these gifts are managed through four main funds, or “pots” of money. The operating fund works much like a family's checking account: designated gifts are set aside first, and undesignated offerings cover ongoing expenses such as staff, facilities, and programs.

Because giving patterns vary—some give weekly, others monthly or yearly—our income fluctuates from month to month. Some months bring more than enough; others fall short.

That's why, just like any household, the church needs an **emergency reserve**. Establishing what we're calling our **“Stores of Oil”** will help provide stability during unexpected repairs, seasonal dips, or other unplanned expenses.

WHERE WE ARE NOW

Over the last four years, our church board has faithfully worked toward a balanced budget, resulting in a **\$79,000 operating surplus** (even after excluding Government support during COVID)—thanks to your generosity!

However, our current **cash balance** (both restricted and unrestricted) averages **\$60,000–\$90,000, which is less than one month of expenses.**

Our monthly operating costs average about **\$121,500**, so a healthy emergency reserve—or Store of Oil - would be around **\$350,000** - enough to cover roughly three months of expenses. This reserve would be held in savings or CDs and available to the Church Board as needed, but not restricted for any specific purpose.

HOW YOU CAN HELP BUILD OUR STORES OF OIL

While designated funds like Multiply and the Food Pantry are currently well-supported, what's most needed now is **undesignated giving** to strengthen the operating fund and build our **Stores of Oil**. This reserve will allow Fishers UMC to continue serving faithfully and sustainably, even in times of uncertainty.

On the 2026 Commitment Card, you'll have two opportunities:

To pledge your planned giving to the Operating Fund,
which supports our ministries and daily operations.

To give an additional gift toward building our Stores of Oil,
our reserve fund for the future.

If you would like more detailed information on this topic, [click here](#).

Your continued help to support all the ministries and operations of Fishers United Methodist Church through the operating fund help make all the things that we do possible.

Thank You

FOR YOUR PAST SUPPORT

We hope you prayerfully consider how you can continue to help Fishers UMC going forward.



FISHERS UNITED METHODIST CHURCH

OPERATING FUND

UNRESTRICTED (GENERAL GIVING) NO DESIGNATION SUCH AS SUNDAY OFFERING

Used for all operating costs and supports all programs and ministries

- Staff Salaries
- Building Costs
- Supplies
- Insurance
- Improvements/Repairs
- Equipment

STORES OF OIL

Cash reserve for operating costs

DESIGNATED (SPECIFIC GIVING) GIFTS GIVEN FOR A SPECIFIC MINISTRY OR PROJECT

Used for specific ministry or project

- Food Pantry
- Youth Projects
- Mission Trips
- Etc.

MULTIPLY FUND

RESTRICTED (MULTIPLY FUND)

Used for projects that meet the fund's purpose

- Making Disciples Who Make Disciples
- Developing Leaders Who Develop Leaders
- Planting Churches That Plant Churches

Recent Funds Used

- Kenya Pastor School
- Pastor Tuition Support Africa and Fishers UMC
- African Interns
- Training Of Leaders Multiply Concepts

ENDOWMENT FUND

RESTRICTED (PERMANENTLY)

Used how Donor chooses, from the following

- Undesignated
- Ministries
- Outreach
- Property
- Specific Donor Designation

The principal given is not spent, all spending comes from the earnings on the principal