



Module 2: FINANCE

Housing course for international churches

November 3, 2025

Programma huisvestingscursus

1 Vision and building – Oktober 27

2 Finance – November 3

- Income
- Donation
- Loan / mortgage

3 Real estate - November 10

- Differt types
- Rent of purchase



Finance is key



Administration



Financial partnership



Finance

Rent

Buy



Subsidies



Banken

Agenda

Finance = key

- Finance = vision
- No finance, no worship
- Finance = means, no end

Administration

- Good stewardship
- Good management
- Clear household budget
- Distribution of decision-making authority
- Annual report
 - Church as organisation
 - Bank

Financial partnership

Financial partnership is a relationship in which two parties are financially connected — through shared resources, obligations or benefits — both privately (individuals) and commercially (organisations)

- Offerings
- Donations
- Tithes
- Sponsorship
- Loans

Budget

- 30% - 80% of budget for housing (buy-rent)
- 15% of budget to save
- 50% savings for housing

Businesscase

- How to use the space: vision
- On which days in use
- Double use: rental options
 - Other denominations
 - Language lessons
 - VVE meetings
 - Social organisations
 - Municipality

Possibilities

➤ Rent:

- time slots
- part of a building
- entirely your own building

➤ Purchasing your own building:



Rent a church

- Calculate monthly budget (up to 80% of income)
- Type of building
 - entire building
 - part of building
 - time slot
- Financial requirements
 - 3 months' deposit
 - 1 month's rent
 - other costs such as legal fees, renovation, furnishings
- No bank loan
- Type of rental agreement

Rental example

- Monthly income = € 6.000,-
- 50% rent = € 3.000,- / m
- 10% other costs
- Triple net contract -> up to 80% other costs
- refurbishment and inventory = €10.000 equity



Buying a church

- Type of building
 - entire building
 - part of building (church center)
- Financial requirements
 - equity
 - donations (private or public)
 - loan

DONATION

➤ Private

- Patron -> ANBI
- Mother church
- Fund

➤ Public

- Subsidies linked to building
- Foreign public fund

LOAN -> MORTGAGE

A mortgage is a loan secured by real estate.

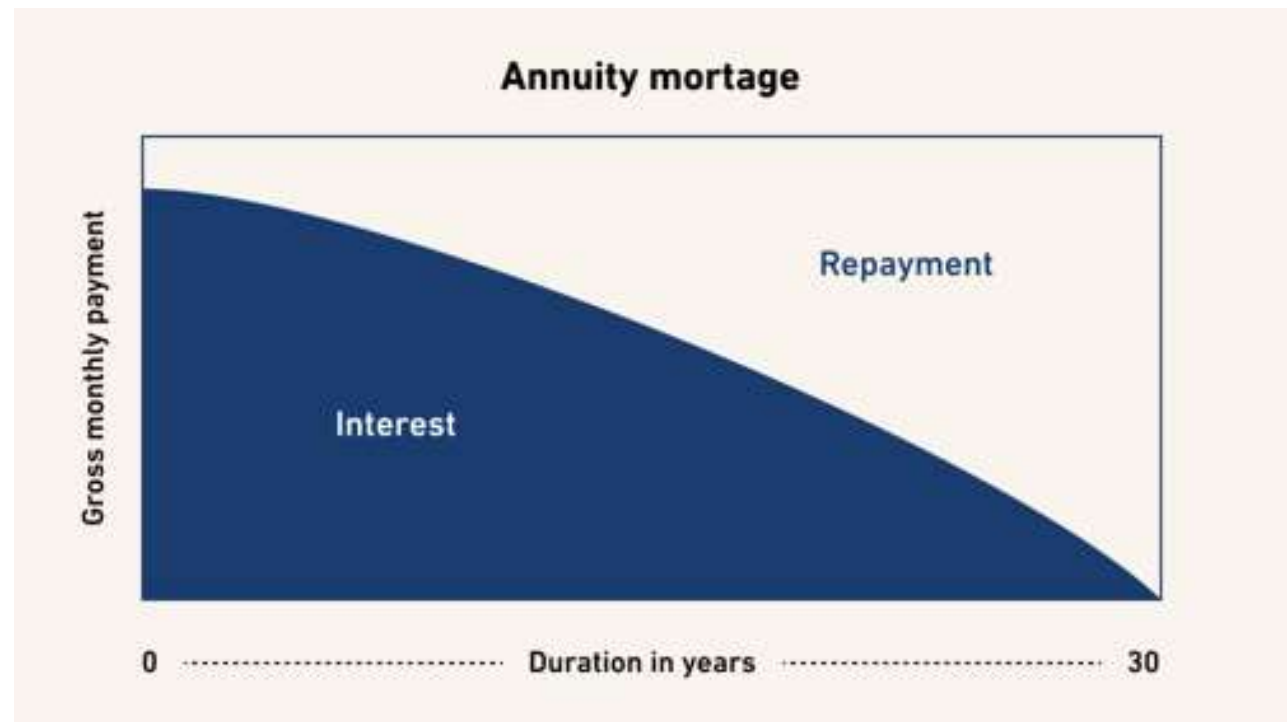
The right of mortgage means that in the event of default, the lender can recover their money by selling the collateral property

- Annuity mortgage
- Linear mortgage

Annuity mortgage

With an annuity mortgage, your monthly payments remain the same throughout the term of the mortgage

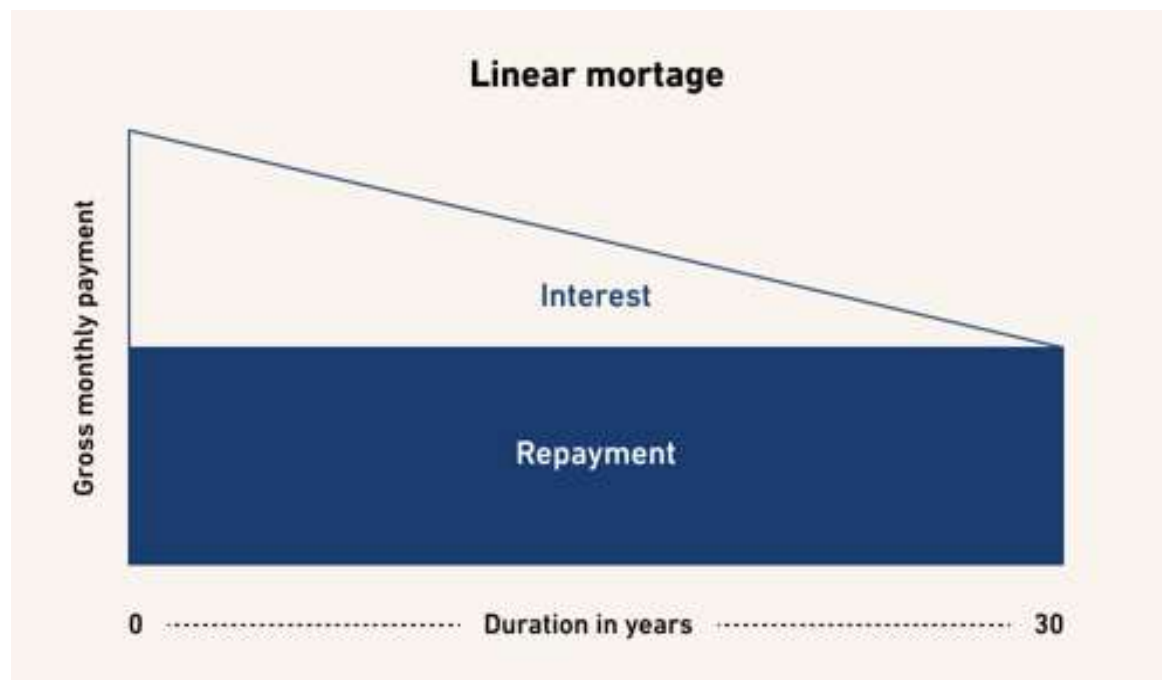
The repayment amount and interest amount change every month.



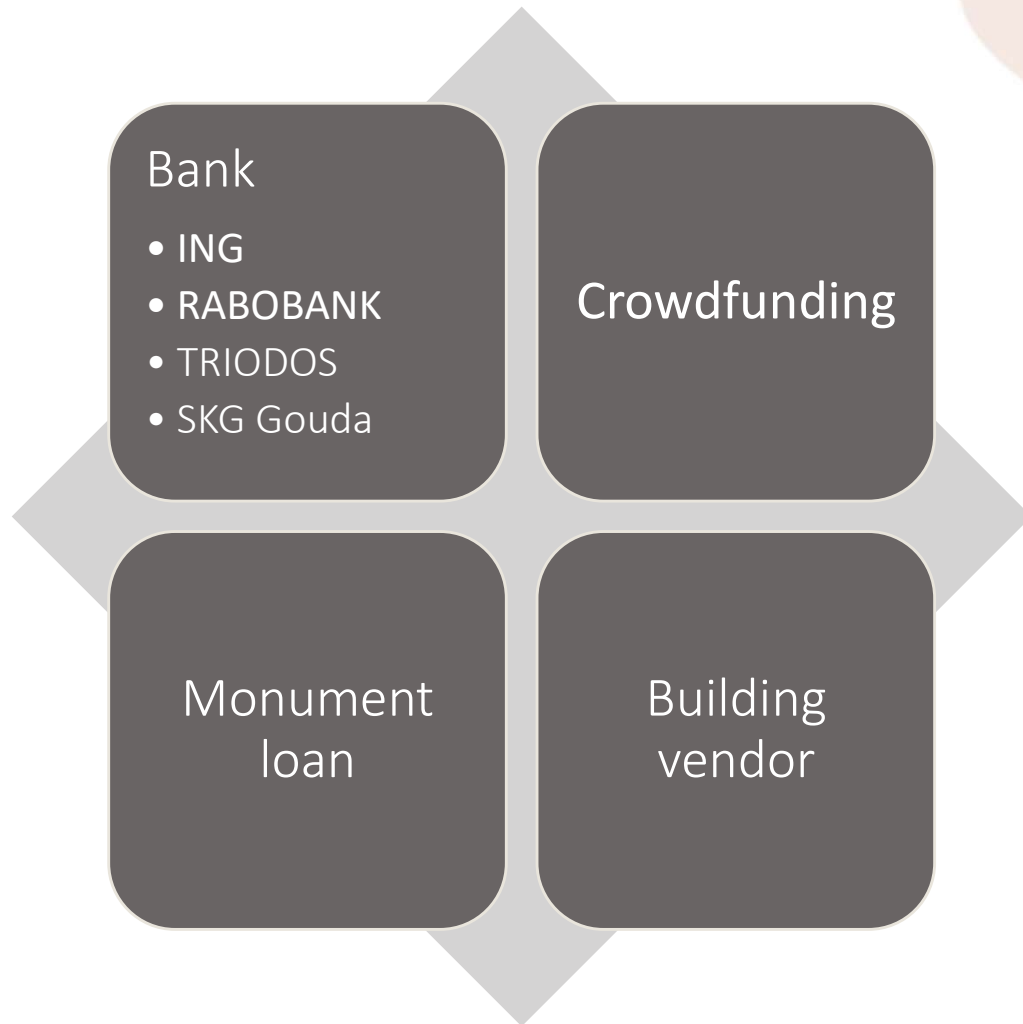
Lineair mortgage

With an lineair mortgage, your reppayment amount remain the same throughout the term of the mortgage. The interest amount decreases every month.

Your monthly payments are highest at the beginning and decrease over the term.



MORTGAGE



SKG Gouda

Stichting
Kerkelijk geldbeheer

Tel: 0182-588061
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Money from church organisations



The board decides on each case



Two account managers employed.



They are familiar with church structures.



Low interest rates

SKG Gouda -> Terms of conditions



1. The current number of members and how this has developed over the past 5 years
2. Current number of 'households'
3. Copy foundation's articles of association
4. Current investment and financing plan
5. A 10-year multi-year budget, based on the purchase of the building and taking into account the change in the various income and expenditure items.

SKG Gouda -> Investment Plan



- Purchase of building:
- Transfer tax:
- Other buyer costs:
- Renovation:
- Moving expenses
- Furnishings/inventory: _____
- Total:

- SKG mortgage: 50-60% of total

SKG Gouda -> Finance Plan



- Available own resources - equity:
- One-off donations:
- Loans from parishioners/third parties:
- Subsidies:
- Capitalised rental income
- Required SKG financing:
- Total:

Example -> invest & finance plan

- Purchase of building: €600.000
 - Transfer taks (10,4%): €62.400
 - Other buyer costs(1,5%): €9.000
 - Renovation:€50.000
 - Moving expenses: €10.000
 - Furnishings/inventory: €25.000
 - **Total:€756.400**
- Available own resources - equity: €177.560
 - One-off donations: €50.000
 - Loans from third parties:€50.000
 - Subsidies: €25.000
 - Capitalised rental income:€0
 - Required SKG financing (60%): €453.8400
 - **Total:€756.400**

Questions ?

Thank you for your attention!

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