

**COUPLES FOR CHRIST
FOUNDATION FOR FAMILY AND LIFE
STEWARDSHIP OF FUNDS**

The work of CFC-FFL is funded through the tithes and contributions of members. All money given to CFC-FFL belongs to the Lord and is managed for him by CFC-FFL in order to further his work. CFC-FFL in turn is one community throughout the world. As such, stewardship over all money given to CFC-FFL is entrusted to the community as represented by its overall leadership.

There are different levels of “overall” leadership. The first and highest level is the Servant General, who is steward for *all* money given to CFC-FFL *throughout the world*. A second level is the highest leadership in a particular country, who is the Country Servant, who acts as steward for all money given to CFC-FFL in that particular country. A third level is the highest leadership in a particular area (i.e., province, state, or other political subdivision of a country), who is the Area Servant, who acts as steward for all money given by members to CFC-FFL in that particular area.

One fund system

CFC-FFL uses a “one fund” system in handling the Lord’s money. Its most basic meaning is that all the money of CFC-FFL throughout the world is one fund. This is simply consistent with the reality that CFC-FFL is one community worldwide, united by the one vision, mission and culture, doing the one work of the Lord, and under one overall leadership with its center in Manila under the Servant General.

However, for practical and pastoral reasons, the funds of different CFC-FFL groups throughout the world are handled separately. Thus the one-fund system is applied on a localized basis.

Internationally, one fund would normally refer to all the money of CFC-FFL within a particular country, or in the case of certain countries (where the different area groups have not yet been “unified”), to all the money of CFC-FFL within a particular area. Thus the different CFC-FFL country groups (or in some cases the different CFC-FFL area groups) would handle their money “independently” of each other. The national leadership (or in some cases the area leadership) would determine how to use CFC-FFL funds.

Within a particular country, all the money of CFC-FFL is considered one fund, under the stewardship of the national leadership under the Country Servant. However, the funds of different areas (e.g., provinces, states) are normally handled “independently” of each other. The area leadership under the Area Servant would determine how to use CFC-FFL funds, and would report to the national leadership and have their financial accounts integrated with the national accounts. However, the national leadership, in exercising its overall stewardship, may direct the local areas on how to use CFC-FFL funds.

Within a particular area, all the money contributed by members is given, as a general rule, to the one central fund. No chapter, which is the pastoral subdivision of the larger CFC-FFL

community, should maintain its own funds. Neither should the cluster or district. It is the overall area leadership that determines how funds are used. All chapters remit collections, and in turn look to the central fund to provide for the money needed for official activities. This ensures that we pursue the interest and priorities of the whole CFC-FFL rather than just that of some chapters.

The one-fund system also means that the different CFC-FFL family ministries do not maintain their own funds, but rather give in their contributions to the CFC-FFL central fund and draw expenses from there.

Chapter funds

Now the above is the general rule. However, it would be impractical for every chapter to go to the central fund for every expense, no matter how small. Furthermore, there could be some chapter activities that the chapter leadership would find beneficial for members, but which are not essential to our life and mission and so would not be funded by CFC-FFL.

Thus, it is possible (though not necessary) for a chapter to maintain some money under chapter stewardship, for the following purposes:

1. For petty cash expenses.
2. For certain chapter activities not mandated by the overall leadership and thus not correspondingly funded (e.g., chapter socials).
3. For financial needs of chapter members.

For the above, a chapter can have the following funding sources:

1. Collections during Mass (less stipend to the priest).
2. Discount on official novelty items sold by the chapter.
3. Commissions given as incentive for certain activities (e.g., solicitation of ads for anniversary souvenir programs).
4. Fundraising within the chapter for specific purposes (e.g., youth sell food to generate funds for Youth Camp).
5. Direct contributions to the chapter fund by chapter members.

Regarding contributions by members to the chapter fund, the following principles are to be observed:

1. Such contributions should ideally be over and above one's tithes (A "tithe" by definition is 10% of one's income). Thus a chapter member should not deprive the central fund of his contribution in order to give to the chapter fund.
2. Such contributions should not be given or solicited on a regular basis if there is no current need.
3. The chapter should not solicit funds if it already has more than enough on hand to meet the current need.
4. The chapter should not keep a sizeable amount in its chapter fund, beyond its reasonable and foreseen needs for the near future, and should turn over any excess to the central fund.

5. At the end of the fiscal year, prior to a major reorganization where new chapters are set up, any remaining chapter funds should be turned over to the central fund (this prevents any disagreement on how to allocate funds to old and new chapters).

Districts may also have a district fund per the above guidelines.

Funding for formation

CFC-FFL does not charge any fee for any of its formation courses, which are given free for all members. Even charges for MERs are not income for CFC-FFL but are intended to cover costs involved (venue and food). No CFC-FFL member is to be deprived of attendance at any formation course due to lack of money to pay the fees involved. How then do we handle the situation of members not able to afford fees for certain formation courses (e.g., MER)?

Following is the suggested progression:

1. The chapter should strive to pay such fees from its chapter fund.
2. If not sufficient, the chapter may solicit contributions from its members for this particular purpose.
3. If still lacking, the chapter may approach the cluster or district for assistance in soliciting contributions from cluster or district members.
4. Finally, the chapter may approach the area leadership for subsidy from the central fund. This should only be resorted to after exhausting possibilities from the first three.

For those who cannot afford to pay, it is a good idea for the chapter to work out a scheme whereby they repay the amount subsidized by installment, to the extent that they can afford without overburdening them. Such installment payments go to the chapter fund.

(SG. Dec 22, 2010)