

Why CCFS?



When I visit churches a common question I'm asked is "Why should we change from our current bank?" It's a reasonable question but initially it caught me off guard. "Wasn't the answer obvious?" I'd think to myself. Then I realised for many, it's not straightforward.

Loyalty and routine are powerful forces. They make change difficult, but in the case of banking, change can be for the better. Each individual church can **support mission** and **strengthen the movement** at virtually no cost to the church by switching to CCFS.



Here are five reasons why every church within the Churches of Christ movement should consider conducting their banking through CCFS.

1 100 million reasons

Our initial research into the banking arrangements of Churches of Christ churches indicated there could be close to \$100 million available for church funding if we were to work together. This amount increases as we consider the banking arrangements of related agencies and organisations. The amount grows significantly larger when we consider the collective financial strength of the employees and congregation members within our movement nationally. We estimate there could be more than \$1 billion available if we worked together and pooled our resources.

2 CCFS is missional and not-for-profit

Banks, even community banks, are profit-driven. They exist to provide returns to their shareholders and reward their senior executives lucratively for the profits they generate. CCFS is a low-cost provider so the returns to us are not as great, however when churches work together and utilise CCFS products and services a return is generated that is shared with the movement.

It's important to remember we exist to serve churches and the broader movement. For us, it's not about finances, numbers or a job. It's ministry.

3 Enhancing a sense of community

We have intentionally called our organisation Churches of Christ Financial Services. We exist for the Churches of Christ community and every time a treasurer logs in to CCFS Online, uses one of our cheque or deposit books, refers to our website, or every time a minister uses one of our Minister's Expense Account Visa cards there is a connection with the Churches of Christ. They are reminded that we are Churches of Christ. Using our products and services, not those of another bank strengthens the connection between that person, the church and our movement.

4 Personal friendly service and a centre of financial expertise

Our team is dedicated to your church! We care about you and the mission of your church. We are in daily contact with treasurers, elders and ministers

and regular contact with specialist lawyers, accountants and other professionals. The knowledge of our team is first class and available to bless the movement. We are only a phone call or email away.

5 Products and services specially customised for the church community

Our immersion in church finance has helped us gain a thorough understanding of the financial needs of church communities. This reflects in

- Specialised products such as the CCFS giving app
- EFTPOS/Merchant terminals group buying discounts
- Our approach to church loan approval
- Working with churches through financially challenging times.

You may be able to take up all of our products and services, or just a few. Either way, you can support mission and strengthen the movement by switching to CCFS. Check out our website, give us call or send us an email. We're happy to chat.

STAFF PROFILE

Greg is the latest addition to the CCFS team as the Insurance Manager. He has two adult daughters and attends TLC in the outer eastern suburbs where his wife is a Senior Pastor.

Greg has worked in the Insurance Industry for over 30 years and has travelled extensively in his various jobs. One highlight being a visit to the Lloyds of London headquarters.

Greg enjoys anything sporting and is an avid follower of the Carlton Football Club, Melbourne Storm and Melbourne Renegades. To keep fit Greg loves getting out on his push bike when the weather suits and playing veteran's cricket.

He is looking forward to being involved in the Churches of Christ Insurance program and his work in many aspects of the Insurance Industry provides Greg with a broad skill set that he will be able to draw on.



Greg McLean

Shot of Inspiration

“ Always borrow from pessimists. They never expect it back ”

- Steven Wright

Helpful Hints

Access deposits faster

Some customers have experienced delays when depositing cash and cheques together with the one deposit slip. All the funds are processed as 'unclear' and can delay access to the funds by several days. By splitting the deposit into a cash deposit and a cheque deposit with a separate deposit slip for each, access to the cash should occur overnight. Cheques will still be cleared as normal.

Contact Details

Frank Morabito Relationship Manager Vic/Tas
M: 0407 056 670 E: fmorabito@ccfsaustralia.org.au

Mara Novembre Client Liaison Officer
T: (03) 9488 8877 E: info@ccfsaustralia.org.au

Gillian Rowe State Coordinator SA/NT
T: (08) 8443 7572 E: growe@churchesofchrist-sa.org.au

Karen Wilson Banking Services Officer
T: (03) 9488 8877 E: info@ccfsaustralia.org.au

Victoria Office:
1st Floor 582 Heidelberg Road, Fairfield Victoria 3078

South Australia Office:
114 Henley Beach Road, Torrensville SA 5031