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Research Article

Effectiveness of Church Revenue Management: An Analysis of Congregational Contributions in East Ambon

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Abstract

This study aims to analyze the effectiveness of church revenue contributions by congregations in the Klasis of East Ambon Island, Maluku Protestant Church (GPM) during 2024. The research focuses on three main types of funds: 30% fund (contribution to the Synod), 7% fund (contribution to the Klasis), and 1% fund (contribution to the Foundation), as regulated in the 43rd Session Decision of the Synod's Working Assembly (MPL) GPM No. 5/MPL/43/2022. The study uses a descriptive qualitative approach with secondary data sourced from the Church's Revenue and Expenditure Budget (APBG) realization reports from thirty congregations in the East Ambon Klasis region. The analysis is conducted using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing.

The research findings indicate that the majority of congregations show a very high level of effectiveness. For the 30% fund, 22 congregations were classified as very effective, 2 as moderately effective, 5 as less effective, and 3 as ineffective. For the 7% fund, 25 congregations were classified as very effective, 2 as effective, 1 as moderately effective, and 2 as ineffective. Meanwhile, for the 1% fund, 24 congregations were classified as very effective, 2 as effective, 1 as moderately effective, and 2 as ineffective. These findings suggest that most congregations exhibit high financial compliance, while some, such as Benteng Karang and Naku, consistently struggle to meet contribution targets.

Overall, the financial management of the church in the East Ambon Klasis is considered effective and accountable. However, continuous mentoring and evaluation are necessary for congregations with low effectiveness in order to achieve performance equity and enhance financial compliance across the GPM service area.

Keywords: Effectiveness, Church Financial Management, Church Revenue Funds, Maluku Protestant Church, East Ambon Klasis

INTRODUCTION

The enhancement of efficiency and effectiveness in financial management is always pursued by the government through various applicable rules and regulations. The goal is to improve public service and create a better governance system. However, in its implementation, there are still many individuals who violate these rules and regulations. Several laws relating to the efficiency and effectiveness of financial management include Law No. 17 of 2003 on State Finances, which in Chapter 1, Article 3, Clause 1, states that State Finances should be managed orderly, in compliance with regulations, efficiently, economically, effectively, transparently, and responsibly, considering fairness and propriety. Another relevant law is Law No. 15 of 2004 on the audit of financial management and accountability of state finances, in Chapter 1, General Provisions, Article 1, Clause 7, which defines State Financial Accountability as the obligation of the Government to manage state finances in an orderly, compliant, efficient, economic, effective, and transparent manner, while considering fairness and propriety. Additionally, Law No. 1 of 2022 on the financial relationship between the central government and regional governments, in Chapter 1, Article 1, mentions that the financial relationship between the Central Government and Regional Governments is a financial management system that regulates the financial rights and obligations between them, carried out in a fair, transparent, accountable, and consistent manner as stipulated by law. In the same law, Article 8 further emphasizes the Government's role in protecting, serving, empowering, and promoting the welfare of the community. Furthermore, Law No. 62 of 2024 on the State Budget for the Fiscal Year 2025, in Article 1, Clause 32, defines Government Investment as the placement of funds and/or financial assets in the long term for investment in the form of stocks, bonds, and/or direct investments to achieve economic, social, or other benefits for the welfare of the people.

These various laws show that the Indonesian government takes financial management in the public sector, especially in governance, very seriously. The church, in its practice, not only functions as a religious institution but also becomes part of the public sector. Therefore, the church is obligated to manage its finances transparently and accountably.

In the context of organizational management, the regulations applicable in government agencies are also applied in church environments to ensure the orderly and effective management of finances. PSAK No. 45 can serve as a guideline for the church as a non-profit organization to manage and report its finances transparently and responsibly. The Maluku Protestant Church (GPM), as one of the largest religious organizations in Maluku, implements a structured and hierarchical management scheme to empower the church and its congregations within the GPM Synod framework. The leadership structure of GPM places the Synod as the highest decision-making body with the authority to regulate and oversee all church policies, including theological, administrative, and financial matters. This framework is implemented through various foundational regulations and church order that are consistently applied across all organizational levels. One of the important mechanisms in this governance is the obligation of congregational service contributions, which will be used as income for both the Synod and the Klasis. This mechanism serves as a form of accountability and synergy between the congregations and the Synod. Through this system, GPM aims to optimize empowerment and services to all congregations evenly and sustainably, while maintaining transparency and accountability in managing church resources.

The church's fixed income is regulated based on the 43rd Session Decision of the Synod's Working Assembly (MPL) GPM No. 5/MPL/43/2022, which revises the Organic Regulation of the GPM Financial Management System No. 07 of 2016. Article 10 of the decision stipulates that church income comes from various levels, namely congregations, Klasis, and the Synod. The article also specifies that at the congregational level, income includes collection (thanksgiving offerings) from all types of worship services, tithes, harvest offerings, business units, and non-binding donations. The next point related to church income is at the Klasis level, where congregational service contributions range from 5% to 10% of the remaining 69% of the congregation's empowerment funds, as well as operational funds from the Synod that are adjusted to the needs of the Klasis and outstanding congregational service contributions. At the Synod level, service contributions come from congregations, amounting to 30% of the congregation's gross income and outstanding service contributions. This system is designed to ensure the sustainability of services and equitable distribution of assistance across all areas of GPM, while strengthening transparent and accountable financial governance to support the church's mission and vision comprehensively. According to the 43rd Synod Working Assembly Decision No. 5/MPL/43/2022, Article 8 states that: 1) Church income consists of all church receipts, 2) Church income as referred to in Clause (1) is an estimated, measurable, realistic, and rational target that must be achieved as a source of church income, 3) Church income as referred to in Article 7 related to the Church's Revenue and Expenditure Budget, Clause (1) letter (a) includes all receipts at the Synod, Klasis, and congregation levels that are the rights of GPM according to the regulations, 4) Church income as mentioned in Article 7 related to the Church's Revenue and Expenditure Budget, Clause (1) letter (a) is broken down by church organization level, group, type, and income details, 5) All church income is budgeted as a whole in the APB.

In the implementation of decisions made by the Synod, the church often faces various obstacles in meeting the established requirements. These obstacles are diverse and experienced by congregations across different churches, making it one of the issues the author intends to study. This research aims to examine the efficiency and effectiveness of church income in relation to the contributions that must be paid to the Synod over one service period. Thus, this study is expected to provide a clear picture of the challenges the church faces in financial management and how far the church is able to meet its financial obligations optimally and responsibly.

METHODS

This study uses a descriptive qualitative research design. The type of data used is secondary data, sourced from the financial accountability reports of the realization of the Church's Revenue and Expenditure Budget (APBG).

Data analysis is performed using the Miles & Huberman model, which consists of three main components during the data collection process: data reduction, data presentation, and conclusion drawing. These steps are carried out interactively in a cycle alongside the data collection process. The secondary data presented includes the realization of Service Contribution payments as well as a comparison between the budget revenue targets and the revenue achievements for 2024 from 30 GPM congregations.

RESULT AND DISSCUSSION

Table 1. Recapitulation of the Realization of 30% Fund Deposit (Synod) of the East Ambon Island Classis Congregations for January - December 2024

NO	CONGREGATION NAME	30% FUND (JANUARY - DECEMBER 2024)	REALIZED CONTRIBUTION (JANUARY - DECEMBER 2024)	DESCRIPTION
1	Baitrafa Suli	676.486.290	676.486.293	December
2	Benteng Karang	190.311.877	63.438.646	December
3	Dian Kasih	87.569.861	87.569.856	December
4	Ema	198.523.185	198.527.599	December
5	Fajar Pengharapan	303.957.789	303.957.792	December
6	Galala Hative Kecil	1.314.156.792	1.164.156.792	December
7	Gidion Wayari	717.006.775	478.004.520	December
8	Halong	957.980.363	957.980.970	December
9	Halong Anugerah	739.374.584	739.374.588	December
10	Hatalai	171.278.816	171.278.820	December
11	Hukurila	116.031.617	116.032.000	December
12	Hutumuri	425.474.402	425.475.300	December
13	Kabeth Suli	190.021.568	190.021.572	December
14	Kilang	198.848.440	198.848.450	December
15	Larike	66.319.257	66.319.248	December
16	Lateri	1.323.199.915	992.399.940	December
17	Latta	460.617.025	345.462.768	December
18	Leahari	103.375.038	103.375.044	December
19	Mahanaim	210.311.083	210.311.088	December
20	Naku	125.156.313	62.578.158	December
21	Pandan Kasturi	600.053.946	600.053.952	December
22	Passo	710.078.572	710.078.568	December
23	Passo Anugerah	706.700.989	588.918.000	December
24	Passo Utara	504.945.615	504.945.624	December
25	Rutong	182.478.169	182.478.168	December

26	Teratai Kasih	94.717.650	63.145.535	December
27	Tial	85.122.540	56.748.360	December
28	Toisapu	332.389.509	332.400.000	December
29	Waai	574.349.215	574.349.220	December
30	Wapu	107.172.182	107.172.180	December
	TOTAL	**12.474.009.376**	**11.271.889.051**	

Table 2. Recapitulation of the Realization of 1% Fund Deposit of the East Ambon Island Klasis Congregation for January - December 2024

NO	CONGREGATION NAME	DANA 1% JAN - DEC 2024	DEPOSIT REALIZATION JAN - DEC 2024	DESCRIPTION
1	Baitrafa Suli	22.549.543	22.549.538	December
2	Benteng Karang	6.343.729	2.117.288	December
3	Dian Kasih	2.918.995	2.919.000	December
4	Ema	6.617.440	6.617.000	December
5	Fajar Pengharapan	10.131.926	10.131.924	December
6	Galala Hative Kecil	43.805.226	43.805.226	December
7	Gidion Wayari	23.900.226	19.916.850	December
8	Halong	31.932.679	31.932.684	December
9	Halong Anugerah	24.645.819	24.645.816	December
10	Hatalai	5.709.294	5.709.288	December
11	Hukurila	3.867.721	3.868.000	December
12	Hutumuri	14.182.480	14.182.476	December
13	Kabeth Suli	6.334.052	6.333.956	December
14	Kilang	6.628.281	6.628.283	December
15	Larike	2.210.642	2.210.640	December
16	Lateri	44.106.664	44.106.660	December
17	Latta	15.353.901	12.794.920	December
18	Leahari	3.445.835	3.445.836	December
19	Mahanaim	7.010.369	7.010.364	December
20	Naku	4.171.877	347.656	December
21	Pandan Kasturi	20.001.798	20.001.804	December
22	Passo	23.669.286	23.669.280	December
23	Passo Anugerah	23.556.700	23.557.000	December
24	Passo Utara	16.831.521	16.831.524	December
25	Rutong	6.082.606	6.082.608	December
26	Teratai Kasih	3.157.255	3.157.253	December
27	Tial	2.837.418	1.891.614	December
28	Toisapu	11.079.650	11.088.000	December
29	Waai	19.144.974	19.144.968	December
30	Wapu	3.572.406	3.572.412	December
	TOTAL	**415.800.313**	**400.269.868**	

Table 3. Recapitulation of the Realization of 7% Fund Deposit of the East Ambon Island Klasis Congregation for January - December 2024

NO	CONGREGATION NAME	7% FUND JAN - DEC 2024	ACTUAL DEPOSIT JAN - DEC 2024	DESCRIPTION (DEPOSIT UNTIL)
1	Baitrafa Suli	108.914.293	108.915.492	December
2	Benteng Karang	30.640.212	10.226.702	December
3	Dian Kasih	14.098.748	14.071.752	December
4	Ema	31.962.233	31.907.000	December
5	Fajar Pengharapan	48.937.204	48.937.200	December
6	Galala Hative Kecil	211.579.244	211.579.244	December
7	Gidion Wayari	115.438.091	115.438.092	December
8	Halong	154.234.838	154.234.836	December
9	Halong Anugerah	119.039.308	119.039.365	December
10	Hatalai	27.575.889	27.575.892	December
11	Hukurila	18.681.090	18.681.000	December
12	Hutumuri	68.501.379	68.501.376	December
13	Kabeth Suli	30.593.472	30.593.472	December
14	Kilang	32.014.599	32.014.597	December
15	Larike	10.677.400	10.677.400	December
16	Lateri	213.035.186	213.035.253	December
17	Latta	74.159.341	61.799.450	December
18	Leahari	16.643.381	16.643.381	December
19	Mahanaim	33.860.084	33.860.088	December
20	Naku	20.150.166	6.737.543	December
21	Pandan Kasturi	96.608.685	96.608.687	December
22	Passo	114.322.650	114.322.653	December
23	Passo Anugerah	113.778.859	113.779.000	December
24	Passo Utara	81.296.244	81.297.370	December
25	Rutong	29.378.985	29.378.987	December
26	Teratai Kasih	15.249.542	13.615.660	December
27	Tial	13.704.729	9.136.524	December
28	Toisapu	53.514.711	53.517.000	December
29	Waai	92.470.224	92.470.224	December
30	Wapu	17.254.721	17.254.888	December
	TOTAL	**2.008.315.510**	**1.955.850.128**	

The effectiveness is then calculated using the formula:

$$\frac{\text{Realization of the Budget}}{\text{Target Budget}} \quad \text{X } 100$$

With the following assessment criteria:

Effectiveness Range	Category
≥ 90% – 100%	Very Effective
80% – < 90%	Effective
60% – < 80%	Moderately Effective
40% – < 60%	Less Effective
< 40%	Ineffective

Table 4. Realization of 30% Contribution to the Synod from Congregations of Klasis Pulau Ambon Timur for January - December 2024

No	COMMUNITY NAME	30% FUND	ACTUAL DEPOSIT	EFFECTIVENESS (%)	CATEGORY
1	Baitrafa Suli	676,486,290	676,486,293	0.00%	**Very Effective**
2	Benteng Karang	190,311,877	63,438,646	-66.67%	**Ineffective**
3	Dian Kasih	87,569,861	87,569,856	0.00%	**Very Effective**
4	Ema	198,523,185	198,527,599	+0.002%	**Very Effective**
5	Fajar Pengharapan	303,957,789	303,957,792	0.00%	**Very Effective**
6	Galala Hative Kecil	1,314,156,792	1,164,156,792	-11.40%	**Moderately Effective**
7	Gidion Wayari	717,006,775	478,004,520	-33.31%	**Less Effective**
8	Halong	957,980,363	957,980,970	0.00%	**Very Effective**
9	Halong Anugerah	739,374,584	739,374,588	0.00%	**Very Effective**
10	Hatalai	171,278,816	171,278,820	0.00%	**Very Effective**
11	Hukurila	116,031,617	116,032,000	0.00%	**Very Effective**
12	Hutumuri	425,474,402	425,475,300	0.00%	**Very Effective**
13	Kabeth Suli	190,021,568	190,021,572	0.00%	**Very Effective**
14	Kilang	198,848,440	198,848,450	0.00%	**Very Effective**
15	Larike	66,319,257	66,319,248	0.00%	**Very Effective**
16	Lateri	1,323,199,915	992,399,940	-25.00%	**Less Effective**
17	Latta	460,617,025	345,462,768	-25.00%	**Less Effective**
18	Leahari	103,375,038	103,375,044	0.00%	**Very Effective**
19	Mahanaim	210,311,083	210,311,088	0.00%	**Very Effective**
20	Naku	125,156,313	62,578,158	-50.00%	**Ineffective**
21	Pandan Kasturi	600,053,946	600,053,952	0.00%	**Very Effective**
22	Passo	710,078,572	710,078,568	0.00%	**Very Effective**
23	Passo Anugerah	706,700,989	588,918,000	-16.67%	**Moderately Effective**
24	Passo Utara	504,945,615	504,945,624	0.00%	**Very Effective**
25	Rutong	182,478,169	182,478,168	0.00%	**Very Effective**
26	Teratai Kasih	94,717,650	63,145,535	-33.33%	**Less Effective**
27	Tial	85,122,540	56,748,360	-33.33%	**Less Effective**
28	Toisapu	332,389,509	332,400,000	0.00%	**Very Effective**
29	Waai	574,349,215	574,349,220	0.00%	**Very Effective**
30	Wapu	107,172,182	107,172,180	0.00%	**Very Effective**

In general, the majority of congregations (22 out of 30) show Very Effective performance (effectiveness of 0.00% or close to 0.00%). This indicates that they successfully met their contribution targets almost exactly or even slightly exceeded them.

However, there are some congregations categorized as follows:

- Moderately Effective (2 Congregations: Galala Hative Kecil, Passo Anugerah) with shortfalls between -11.40% and -16.67%.
- Less Effective (5 Congregations: Gidion Wayari, Lateri, Latta, Teratai Kasih, Tial) with shortfalls between -25.00% and -33.33%.
- Ineffective (3 Congregations: Benteng Karang, Naku) with significant shortfalls, reaching -66.67% (Benteng Karang) and -50.00% (Naku).

Table 5. Realisasi Penyetoran Dana 1% (Yayasan) Jemaat -Jemaat Klasis Pulau Ambon Timur Atas Bulan Januari - Desember 2024

No	CONGREGATION NAME	1% Fund (Rp)	Realized Contribution (Rp)	Effectiveness (%)	Category
1	Baitrafa Suli	22.549.543	22.549.538	100%	Very Effective
2	Benteng Karang	6.343.729	2.117.288	33,38%	Ineffective
3	Dian Kasih	2.918.995	2.919.000	100%	Very Effective
4	Ema	6.617.440	6.617.000	99,99%	Very Effective
5	Fajar Pengharapan	10.131.926	10.131.924	100%	Very Effective
6	Galala Hative Kecil	43.805.226	43.805.226	100%	Very Effective
7	Gidion Wayari	23.900.226	19.916.850	83,36%	Effective
8	Halong	31.932.679	31.932.684	100%	Very Effective
9	Halong Anugerah	24.645.819	24.645.816	100%	Very Effective
10	Hatalai	5.709.294	5.709.288	100%	Very Effective
11	Hukurila	3.867.721	3.868.000	100,01%	Very Effective
12	Hutumuri	14.182.480	14.182.476	100%	Very Effective
13	Kabeth Suli	6.334.052	6.333.956	99,99%	Very Effective
14	Kilang	6.628.281	6.628.283	100%	Very Effective
15	Larike	2.210.642	2.210.640	100%	Very Effective
16	Lateri	44.106.664	44.106.660	100%	Very Effective
17	Latta	15.353.901	12.794.920	83,33%	Effective
18	Leahari	3.445.835	3.445.836	100%	Very Effective
19	Mahanaim	7.010.369	7.010.364	100%	Very Effective
20	Naku	4.171.877	347.656	8,33%	Ineffective
21	Pandan Kasturi	20.001.798	20.001.804	100%	Very Effective
22	Passo	23.669.286	23.669.280	100%	Very Effective
23	Passo Anugerah	23.556.700	23.557.000	100%	Very Effective
24	Passo Utara	16.831.521	16.831.524	100%	Very Effective
25	Rutong	6.082.606	6.082.608	100%	Very Effective
26	Teratai Kasih	3.157.255	3.157.253	100%	Very Effective
27	Tial	2.837.418	1.891.614	66,68%	Moderately Effective
28	Toisapu	11.079.650	11.088.000	100,08%	Very Effective
29	Waai	19.144.974	19.144.968	100%	Very Effective
30	Wapu	3.572.406	3.572.412	100%	Very Effective

Overall, the majority of congregations (24 out of 30) demonstrate Very Effective performance, achieving 100% (or very close to it) of the set target. This indicates a very high level of financial compliance.

However, some congregations still need to improve their performance:

- Effective (2 Congregations): Gidion Wayari (83.36%) and Latta (83.33%) succeeded in contributing most of the funds, but there is still a shortfall of around 16-17%.
- Moderately Effective (1 Congregation): Tial (66.68%) contributed two-thirds of the target.
- Ineffective (2 Congregations): Benteng Karang (33.38%) and Naku (8.33%) show realizations far below the target (less than a third and even less than a tenth), indicating serious barriers in meeting these financial obligations.

Table 6. Realization of 7% Contribution (Klasis) from Congregations of Klasis Pulau Ambon Timur for January - December 2024

No	Congregation Name	7% Fund (Rp)	Realized Contribution (Rp)	Effectiveness (%)	Category
1	Baitrafa Suli	108.914.293	108.915.492	100	Very Effective
2	Benteng Karang	30.640.212	10.226.702	33,38	Ineffective
3	Dian Kasih	14.098.748	14.071.752	99,81	Very Effective
4	Ema	31.962.233	31.907.000	99,83	Very Effective
5	Fajar Pengharapan	48.937.204	48.937.200	100	Very Effective
6	Galala Hative Kecil	211.579.244	211.579.244	100	Very Effective
7	Gidion Wayari	115.438.091	115.438.092	100	Very Effective
8	Halong	154.234.838	154.234.836	100	Very Effective
9	Halong Anugerah	119.039.308	119.039.365	100	Very Effective
10	Hatalai	27.575.889	27.575.892	100	Very Effective
11	Hukurila	18.681.090	18.681.000	99,99	Very Effective
12	Hutumuri	68.501.379	68.501.376	100	Very Effective
13	Kabeth Suli	30.593.472	30.593.472	100	Very Effective
14	Kilang	32.014.599	32.014.597	100	Very Effective
15	Larike	10.677.400	10.677.400	100	Very Effective
16	Lateri	213.035.186	213.035.253	100	Very Effective
17	Latta	74.159.341	61.799.450	83,32	Effective
18	Leahari	16.643.381	16.643.381	100	Very Effective
19	Mahanaim	33.860.084	33.860.088	100	Very Effective
20	Naku	20.150.166	6.737.543	33,44	Ineffective
21	Pandan Kasturi	96.608.685	96.608.687	100	Very Effective
22	Passo	114.322.650	114.322.653	100	Very Effective
23	Passo Anugerah	113.778.859	113.779.000	100	Very Effective
24	Passo Utara	81.296.244	81.297.370	100	Very Effective
25	Rutong	29.378.985	29.378.987	100	Very Effective
26	Teratai Kasih	15.249.542	13.615.660	89,25	Effective
27	Tial	13.704.729	9.136.524	66,69	Moderately Effective
28	Toisapu	53.514.711	53.517.000	100	Very Effective
29	Waai	92.470.224	92.470.224	100	Very Effective
30	Wapu	17.254.721	17.254.888	100	Very Effective

The vast majority of congregations (25 out of 30) demonstrate Very Effective performance. They successfully met or exceeded their 7% contribution target (effectiveness of 100% or nearly 100%).

However, there are some congregations whose performance still needs improvement:

- Effective (2 Congregations): Latta (83.32%) and Teratai Kasih (89.25%). These two congregations have contributed most of their funds, but still have a shortfall of about 11% to 17%.
- Moderately Effective (1 Congregation): Tial (66.69%) contributed about two-thirds of their target obligation.
- Ineffective (2 Congregations): Benteng Karang (33.38%) and Naku (33.44%). These two congregations contributed only about a third of the total required 7% Fund.

Discussion

The results section of this study presents data on the realization of financial contributions by congregations in the Klasis of East Ambon Island for 2024, covering three types of church funds: 30% for the Synod, 7% for the Klasis, and 1% for the Foundation. The findings reveal a variation in the effectiveness of the contribution levels across different congregations, with the majority meeting or even exceeding their targets. However, there are also congregations that reported lower results, which require further analysis.

30% Fund (Synod)

For the 30% fund, which is to be contributed to the Synod, the majority of congregations (22 out of 30) showed a very high level of effectiveness, with nearly all congregations achieving or exceeding the established contribution targets. For example, the Baitrafa Suli congregation achieved almost perfect accuracy in their contribution (0.00% variance), indicating excellent financial management and high financial compliance within the congregation. This reflects a strong awareness of the importance of contributing to support the church's activities at the Synod level.

However, some congregations have faced significant difficulties in meeting their obligations. The Benteng Karang congregation, for instance, only managed to contribute about 33% of the required target (with a shortfall of 66.67%). Similarly, the Naku congregation was only able to contribute 50% of the set target. These challenges suggest that there are significant barriers preventing these congregations from fulfilling their obligations, likely related to socio-economic factors, or possibly internal church management issues that do not support optimal compliance (Bromley, 2011).

This decline in effectiveness is also observed in other congregations, such as Galala Hative Kecil and Passo Anugerah, with shortfalls ranging between 11.4% and 16.67%. Although most congregations met or exceeded their targets, there are some that struggle to meet their full contribution target. One possible reason for this could be a lack of understanding or awareness of the importance of church contributions in supporting the mission of the church. This is consistent with findings by Putnam

(2000), which highlight that social and cultural factors can influence participation levels in social activities, including church contributions.

1% Fund (Foundation)

Regarding the 1% fund for the Foundation, the majority of congregations (24 out of 30) performed very effectively, achieving 100% or close to 100% of their targets. For example, the Baitrafa Suli, Dian Kasih, and Fajar Pengharapan congregations met their targets excellently. This result indicates that for most congregations, contributions to the church's foundation are not only viewed as an obligation but also as a form of care for the sustainability of the church's social programs managed by the foundation. This performance could also be influenced by transparent management and the trust that congregants have in the foundation’s activities (Wong & Kuo, 2016).

However, some congregations performed more poorly in their 1% contributions. Benteng Karang, with an effectiveness of only 33.38%, and Naku, with only 8.33%, showed significant inability to meet their obligations. This indicates deeper issues that need to be addressed, such as socio-economic constraints or internal church management challenges. This situation is also reminiscent of Clark’s (2017) study, which suggests that poverty levels and economic instability in communities can directly impact the ability to meet financial obligations, even within a church context.

7% Fund (Klasis)

In the case of the 7% fund for the Klasis, the majority of congregations (25 out of 30) successfully met or exceeded the established targets. This demonstrates a very high level of compliance with the obligations, and most congregations were able to support Klasis activities effectively. For instance, the Baitrafa Suli, Fajar Pengharapan, and Pandan Kasturi congregations achieved 100% of their 7% contributions. This also indicates that good financial management at the congregation level directly affects the success of financial management at higher levels, such as the Klasis (Bromley, 2011).

However, despite the generally strong performance, some congregations showed lower performance, such as Benteng Karang and Naku, which only contributed about one-third of the required amount. As explained earlier, lower socio-economic conditions may be the primary reason for these congregations' difficulties in meeting their obligations. Additionally, challenges within the church’s financial management systems at the congregation level may also play a significant role in their inability to fulfill their obligations (Wong & Kuo, 2016).

Challenges in Church Financial Management

Overall, although most congregations in the Klasis of East Ambon Island succeeded in meeting or exceeding their financial contribution targets, several congregations continue to experience difficulties. This indicates that financial management at the congregation level requires further attention, especially for congregations that show ineffective or low performance. In such cases, the church must provide more intensive training and support to improve congregants' understanding of the importance of church contributions, as well as enhance the financial management systems within congregations.

One approach that could be implemented is introducing financial management training for congregants, which not only covers the technical aspects of managing church funds but also strengthens their awareness of the importance of financial contributions to support the church's activities. Furthermore, Clark (2017) notes that churches that adopt more transparent and participatory approaches to financial management tend to increase congregational compliance with financial obligations. This approach could be crucial in improving the overall effectiveness of the financial contributions across the entire church community.

CONCLUSION

The analysis of the three types of church funds 30% for the Synod, 1%, and 7% reveals a notable disparity in the performance of congregations within the Klasis of East Ambon Island. While the majority of congregations show high financial compliance, with most meeting or exceeding their contribution targets, several congregations consistently face challenges in fulfilling their financial obligations. Specifically, most congregations (22 to 25 out of 30) achieved near-perfect or full compliance with all three types of contributions, demonstrating effective financial management and a strong commitment to supporting the church's central activities. However, some congregations, including Latta, Gidion Wayari, and Tial, although able to meet targets for some funds (like the 7% Fund for Gidion Wayari), struggled significantly to meet the 30% Fund target, reflecting challenges that hinder their financial contributions. Two congregations Benteng Karang and Naku stand out for consistently falling into the "Ineffective" category across all funds, contributing only a small fraction of their obligations, which highlights serious issues that require immediate attention. These two congregations should be prioritized for additional support and evaluation to improve their financial performance. Overall, Klasis Pulau Ambon Timur maintains a strong financial foundation due to the high compliance of the majority of congregations. The focus should now shift towards implementing intensive interventions for the eight congregations that fall into the "Less Effective," "Moderately Effective," and "Ineffective" categories, particularly Benteng Karang and Naku, in order to improve their contribution effectiveness across all financial categories.

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