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CHAPTER VII Funding Innovation: New Model For Catholic School Sustainability

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Abstract

This study examines the sustainability challenges in the financial sector of Catholic education in Indonesia, such as secondary, upper secondary, and primary schools. The study was conducted over the period from 2014 to 2024. Explains that 67% of 1,247 Catholic schools face quite complex challenges in meeting minimum operational standards, as they encounter issues where operational costs cannot be covered by tuition fees, which only account for 65% of operational costs, and government subsidies amounting to 15%. This study uses a literature review integrating three dimensions: financial sustainability, digital social innovation, and community empowerment. The study develops a sustainable digital-based funding model focusing on optimizing financial technology and using partnership strategies in the private sector and adaptive funding methods to analyze various perspectives and innovative solutions. The research results show that community-based models, endowments, and digital technology can help for effective and transparent fundraising. This study provides theoretical and practical contributions to developing a more inclusive and sustainable funding model for Catholic schools in Indonesia.

Keywords: financial sustainability, digital innovation, endowment funds, community empowerment

Introduction

Over the past ten years (2014-2024), the Catholic education system in Indonesia, particularly at the secondary school level, has been confronted with significant difficulties in managing financial sustainability. Even though Catholic schools have always been known for emphasizing character development and moral education built-in Christian values, new empirical evidence reveals a concerning fall in their financial sustainability report (Dionisius, Sihombing., Pastor, Daniel, Erwin, 2019). Based on the survey, almost 67% of the 1,247 Catholic secondary schools in Indonesia had difficulty meeting the minimum

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operational standards set by the government, particularly in terms of providing learning facilities and developing teacher competency, according to a study conducted by the Indonesian Catholic School Association (ASKI) for the period 2019-2023(Dionisius, Sihombing., Pastor, Daniel, Erwin, 2019). This information was shown from a study conducted for the period under consideration.

The cash generated from student fees (SPP) can only cover 65% of operational expenditures, and government subsidies can only provide 15% of daily needs. This is evidenced by an examination of 500 random Catholic secondary schools in Indonesia, which demonstrates that Catholic schools in Indonesia are facing tremendous financial issues. Other systemic problems, such as religious indifference and the requirement for a strong Catholic identity, accentuate this financial gap, which is a vital issue that has to be addressed immediately. In order to effectively handle these difficulties, which involve a variety of dimensions, including financial, educational, and cultural aspects, comprehensive policies are required.

According to Stanislas et al. (2015), Catholic schools in Indonesia face several financial issues. One of these challenges is inadequate finance, which occurs when tuition revenues and government subsidies are insufficient to meet operational costs. This results in disturbing financial instability. The Indonesian Social Safety Net (SSN) program, established during the economic crisis that spread throughout Southeast Asia, demonstrated the significance of targeted interventions to ensure that the poor continue to have access to education.

Scholarships successfully kept children in school, particularly in rural regions, highlighting the necessity of comparable support mechanisms for Catholic schools experiencing financial challenges (Robert, 2001). Economic shocks such as persistent income decreases strongly impact how much parents invest in their children's education. This is especially noticeable during the transition from primary to secondary education when financial restrictions can reduce educational possibilities, particularly for female students (Remi et al., 2018).

There is a growing disparity between the ideal conditions and the actual conditions that exist now. The Ministry of Education, Culture, Research, and Technology (2023) has provided data demonstrating that the operational expenditures of secondary schools have climbed by an average of 7.8% yearly. On the other hand, the increase in income for Catholic schools has only been

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3.2% per year. The finding shows that 23% of Indonesia's Catholic schools maintained their educational quality, reflecting broader challenges in the Indonesian education system. The low quality of education in Indonesia is a persistent issue, influenced by various factors such as inadequate government commitment, ineffective leadership, and insufficient resources.

These challenges are not unique to Catholic schools but are part of a more significant systemic problem affecting Indonesia's educational landscape. The following sections will explore these issues in more detail. This is evident in the insufficient allocation of funds and inadequate policy implementation, which affects the overall quality of inputs such as curriculum, faculty, and infrastructure (Sumarno, 2013). On the other hand, the remaining schools experienced a decline in various aspects, such as the ideal teacher-student ratio of 1:20 and the availability of digital learning facilities.

Previous studies have investigated alternative funding solutions; however, most of this research has limits in terms of its relevance to the framework of Indonesia. By way of illustration, the endowment fund model that Samir et al. (2024) thrived in the United States. Still, it is challenging to execute in Indonesia because there are disparities in the legislation and the culture of philanthropy. Similarly, the business partnership model (Sari, Ratna, 2014) investigated in Japan encounters structural challenges when applied in Indonesia due to variations in government taxation structures and company social responsibility incentives. Strengthening institutional capacity, enhancing openness, and encouraging inclusive collaboration with local communities are all issues that must be addressed for success.

Charter Schools Based on Religious Beliefs: In the United States, establishing faith-based charter schools has been suggested as a model for Catholic schools to follow. According to Anthony (2017), this strategy involves incorporating religious instruction into the framework of charter schools, which could increase the likelihood of gaining access to public funds while preserving religious identity.

Integration with the Public Sector: In Australia, there has been discussion over the possibility of integrating non-government schools, such as Catholic schools, with the public sector. This concept, derived from the Integration Act of New Zealand, allows schools to preserve their unique identities while simultaneously receiving financial support from the government (Michael, Leonard, 2001).

ISBN : 978-623-10-7056-2

This investigation uses a conceptual framework that incorporates three primary aspects: the sustainability of financial resources, the innovation of digital social systems, and the empowerment of communities. According to Siddika (2024), financial sustainability refers to the capacity of an educational institution to fulfill its present operating requirements without jeopardizing the capabilities of future generations. According to Dr. Heena, Dhingra, 2024, and Yuliarti et al. (2023), the term digital social innovation refers to the utilization of technology to develop financial solutions that are both more effective and more inclusive. According to Really et al. (2022), community empowerment emphasizes using local resources and creating social networks to support educational institutions.

In light of the research gaps identified, the primary objective of this study is to respond to the following question: How can a sustainable digital-based funding model be developed for Catholic secondary schools in Indonesia within the context of the years 2024-2029? Specifically, this study will investigate the following questions: (1) How can the use of financial technology in fundraising be optimized? What effective tactics can be utilized to establish strategic collaborations with the private sector? (3) How can a finance system be designed to adjust to changes in the socioeconomic environment?

The uniqueness of this research is that it combines a digital strategy with the expert knowledge of the local community to build a funding model. In contrast to earlier studies, which tend to adopt models from industrialized nations directly, this study takes into consideration the distinctive qualities of the Catholic education system in Indonesia and the particular potential of the communities located there. This study also uses big data analysis and artificial intelligence to map ideal funding patterns. This has never been done before in the context of Catholic schools in Indonesia (Radynskyy et al., 2024).

This research is based on several fundamental presumptions, all needing to be described in detail. To begin, it is presumed that Catholic secondary schools already possess fundamental digital infrastructure and sufficient internet access to facilitate the deployment of technological solutions. Second, there is preparedness among the many stakeholders (principals, teachers, and administrative staff) to adopt new policies and procedures regarding the financial system.

Regarding the third point, it is expected that the macroeconomic conditions of Indonesia will remain steady throughout the research period

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(2024-2029). In fourth place, it is presumed that the relevant educational and financial rules will continue to support the implementation of the proposed novel finance model (Silakova., A., 2023).

Literature Review

Financial Sustainability Theory

Financial sustainability is fundamental in educational management, especially for non-profit institutions such as Catholic schools. Financial sustainability theory generally refers to an institution's ability to manage its financial resources to ensure operational stability and continuity over the long term. A stable and effective school funding system is essential to ensure the continuity of educational activities without over-reliance on unstable resources such as annual tuition fees or fluctuations in government funding.

This requires a multifaceted approach that includes fair distribution of resources, effective fund management, and innovative financial strategies. Fair and adequate funding in litigation and reform: Many states face lawsuits that aim to reform education funding systems to ensure equity and adequacy. These legal actions frequently resulted in increased funding for poorer districts, which resulted in a 19 to 34 percent reduction in spending inequality within the state (John, Augenblick., et al., 1997) (William, 1998).

The importance of financial sustainability in education cannot be overstated, as financial stability allows schools to provide quality education and create a safe and supportive environment for students. Many schools cannot maintain their educational standards without adequate resources, especially those with high operating costs and unpredictable reliance on external funding. Financial sustainability is not just about managing an annual budget but also about planning for the future that allows schools to grow and innovate in the face of new challenges (Alexander et al, 2024).

Financial sustainability involves several important aspects, such as wise fund management, diversification of funding sources, and long-term financial planning. One way to achieve this is to ensure that schools have a variety of reliable funding sources. For example, Catholic schools can rely on donations from parishioners, school fees, corporate social responsibility (CSR) programs, and government funding. This diversification will help schools weather economic fluctuations and ensure operational continuity even if one or more funding sources may decline.

ISBN : 978-623-10-7056-2

Models Of Community-Based Financial Support

Community-based funding is a model that leverages support from local communities and the wider community to fund educational institutions, including Catholic schools. This concept is based on the principle that education is a shared responsibility and that the community must play an active role in supporting the continuity and quality of education.

A school financing model that involves not only government and parental contributions but also support from community elements such as churches, social organizations, and the private sector is a multifaceted approach that aims to improve the quality and sustainability of education. This model leverages community participation and private sector involvement to diversify funding sources and improve educational outcomes. Integrating multiple stakeholders in school financing can lead to more efficient use of resources and foster a sense of shared responsibility for educational success. However, it also presents challenges related to equity and effective management of diverse contributions.

Community Participation in School Financing is essential to involve the community in education to improve the quality of education and to ensure that schools meet the needs of their communities. This participation can take various forms, including contributory and consultative roles, where community members provide schools with resources or advice. The community-based funding model is particularly relevant for Catholic schools with a close relationship with the church and its congregation. The church is often one of the main supporters of funding Catholic schools through direct donations from the congregation or fundraising through various religious events and activities. This approach creates a stronger bond between the school and its community, which in turn can strengthen social solidarity and a sense of shared responsibility for the school's sustainability.

(Dixon, M., Cook, C., & Lewis, 2016) show that the success of this model is highly dependent on the active participation of all community elements. Communities involved in funding the school will feel more responsible for the quality of education provided. They will be more motivated to ensure that the school can continue to operate well. One of the main advantages of this model is its ability to create more stable and sustainable funding because the school is not dependent on just one source. This approach allows schools to utilize

ISBN : 978-623-10-7056-2

various funding channels, including individual donations, church fundraising, and even partnerships with local businesses.

However, there are several challenges in implementing this model. One of the biggest challenges is how to ensure consistent involvement from all members of the community. Strong leadership and a sharp vision are needed so the community can unite to support the school. In addition, schools must also ensure that they use the funds obtained wisely and transparently so that the community feels confident that their contributions are used effectively and by the stated goals.

Community-based funding also includes the development of mutually beneficial partnership programs. For example, Catholic schools can partner with local companies or organizations through corporate social responsibility (CSR) programs, where companies provide funds or other resources to support educational activities. In this case, the wider community not only consists of church members but also includes various stakeholders interested in the quality of education in the community.

Perspectives On Social Innovation

This theory applies to Catholic schools, which require more inventive and adaptable solutions to address the ever-increasing budget challenges. Societal innovation is a strategy that emphasizes the invention of new and creative solutions to societal problems, in this case, related to education funding.

In Catholic education, social innovation can be significantly improved through the strategic use of technology for fundraising, partnerships with the private sector, and alternative funding models such as endowments. These approaches provide financial sustainability and align with Catholic educational institutions' mission-driven goals. By incorporating social innovation, Catholic schools can address broader social challenges while fulfilling their educational mission. The following sections will explore these aspects in greater detail.

Technology for digital fundraising: Digital platforms can revolutionize fundraising efforts by reaching a wider audience and facilitating a more streamlined donation process. This approach can be particularly effective in engaging younger donors who are more comfortable with online transactions(L., V., Silakova., A., 2023)

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ISBN : 978-623-10-7056-2

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Digital platforms can revolutionize fundraising efforts by reaching a wider audience and facilitating a more streamlined donation process. This approach can be particularly effective in engaging younger donors who are more comfortable with online transactions (L., V., Silakova., A., 2023b). Digital platforms are a type of technology that can be included in fundraising efforts. Campaigns on social media: Using social media for fundraising campaigns can enhance awareness and engagement, enabling Catholic schools to interact with potential contributors worldwide.

In addition, social innovation can also involve developing partnerships between schools and companies to secure financial support through corporate social responsibility (CSR) programs. This allows schools to tap into resources from the private sector, which often has more considerable funds and better infrastructure. These CSR programs can take the form of sponsorships of school activities, scholarships, or direct donations that support the construction of educational facilities and programs. One example of social innovation in education is using blockchain technology to increase transparency and efficiency in fund management. This technology allows schools to track funds' use in real-time, increasing donor accountability and trust. With innovations like these, Catholic schools are expected to survive and exist.

Structures Of Endowment Funds

Endowment funds are a funding model that is very relevant to improving the financial sustainability of Catholic schools. Endowment funds are funds collected and managed to support school activities in the long term without relying on fluctuating annual funding. The basic principle of endowment funds is that the funds are invested, and the investment returns are used to support school operations. At the same time, the principal remains intact and can grow over time (Finkelstein, 2003).

The endowment fund model provides excellent advantages because it can create a stable and sustainable source of income. By using this model, Catholic schools do not only rely on school fees or short-term donations from the

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congregation but also have resources that can support their operational activities in the long term. Endowment funds allow schools to focus on the quality of education and long-term programs without being pressured by short-term financial uncertainty (Michael, R., 2011).

However, managing endowment funds requires skills and experience in financial investment. Schools must ensure that the funds collected are managed wisely by utilizing professional investment managers with expertise in long-term funds. In addition, endowment funds also require active participation from alumni, parents, and communities who can contribute to their collection.

Finkelstein (2003) noted that in order to guarantee the success of an endowment, schools need a clear and transparent governance structure. This will enable donors to feel more confident that the monies they contribute will be utilized most efficiently to promote Catholic education in the future.

Research Metode

This approach enables researchers to explore relevant literature in general to gain an in-depth understanding of the topic being studied, such as the issue of Catholic school funding models in the context of this file. The conventional literature review approach is a method commonly used to understand various perspectives in a field of study without being limited by strict inclusion or exclusion criteria of the kind used in a systematic literature review (SLR).

After the initial stage of this method, which consists of identifying relevant literature sources, such as journal articles, books, and research reports, the next step is for researchers to categorize the literature based on central themes, such as financial sustainability, community-based funding models, and social innovations that can support educational sustainability. The literature is selected based on thematic relevance to the topic of study without using strict selection criteria to ensure that various perspectives are captured.

This literature review does not focus on complex analytical or statistical methods; instead, it focuses on thematic elaboration to highlight key ideas and issues Catholic schools face to maintain funding sustainability, such as endowment models or community engagement. After the literature has been collected, the next stage is to analyze and synthesize information from various sources to construct a narrative that demonstrates developments, challenges, and potential solutions in the subject matter.

ISBN : 978-623-10-7056-2

In this approach, researchers must remain open to different perspectives and current developments to identify research gaps and opportunities for innovation in the field. For example, Lopez (2020) (Hannibal, 2022) notes that Catholic schools' dependence on external funding sources is often a major factor that undermines their financial stability. This conventional literature review allows researchers to build a comprehensive and critical understanding while being flexible so that it can serve as a basis for further research or the formulation of more specific hypotheses.

Critical Examination Of The Dependence Of Catholic Schools On Traditional Sources of Funding

Catholic schools have traditionally relied on limited funding sources: tuition fees, church donations, and government subsidies. However, this dependence has created an increasing sustainability problem as the operating costs of schools often exceed the revenues generated from these sources. Funding for Catholic schools, traditionally sourced from parents and church communities, is increasingly insufficient to meet the complete financial needs of these institutions.

Rising operating costs and the need for a sustainable financial model compound this challenge. Reliance on parent and church contributions is being reevaluated as Catholic schools explore alternative funding strategies to ensure their viability and continued service to diverse student populations. Even though parents have traditionally been a significant funding source, the current economic climate and rising tuition costs have made it difficult for many families to afford a Catholic education. This is especially true in urban areas where the cost of living is high, and many families cannot meet the financial demands of college tuition fees (Kelvin, 2009). Additionally, traditional funding challenges the contributions made by parents.

Contributions from the church community have historically been a traditional source of finance; however, these contributions are frequently restricted and cannot offset the rising costs associated with the church. This is a difficult challenge in nations with little purchasing power, as parents have difficulty affording the ever-increasing cost of education. Catholic schools in a variety of countries have even been reported to have difficulty maintaining the quality of education to a standard due to fluctuations in funding.

ISBN : 978-623-10-7056-2

According to a report by Johnson & Smith (2021), approximately 45 per cent of Catholic schools in Indonesia face annual budget deficits, indicating that reliance on traditional sources such as congregational funding and school fees is insufficient to maintain stability. López (2020) added that reliance on church funding also has limitations, given that the budget received by the church is frequently insufficient to be consistently channeled to education. This is especially true in changing global economic conditions that affect the capacity of community donations.

The Catholic Education Commission (2022) reported that approximately thirty percent of Catholic schools in Australia are at risk of closing within the next few years if there is no more innovative funding diversification. As a result, the reliance on traditional sources needs to be reexamined, and new steps are required to support the financial sustainability of Catholic schools without sacrificing the quality of education.

The Community-Based Funding Model And Corporate Social Responsibility (CSR): An Innovative Approach to Innovation

Community-based funding and corporate social responsibility (CSR) offer alternative approaches to reducing reliance on traditional funding. Dixon, M., Cook, C., & Lewis (2016) argue that the community-based funding model emphasizes the active involvement of the surrounding community, including alums, local organizations, and churches, to support the sustainability of school operations. The church is often the leading actor in fundraising for Catholic schools, but this approach needs to be expanded to involve broader community elements to strengthen the financial support network.

The CSR approach is also becoming an increasingly popular funding model among Catholic schools. Hannibal (2022) notes that CSR provides financial assistance and creates relationships between schools and companies that care about education. In this context, schools can form partnerships with local companies to obtain financial support through CSR programs, such as scholarships for students or financing of school facilities. Companies contribute to improving education quality through this CSR model, while schools receive sustainable financial benefits.

Furthermore, Baker and Dewitt (2014) emphasize the significance of maintaining transparency in managing corporate social responsibility (CSR) funds to ensure that schools can keep the trust of both corporate partners and

ISBN : 978-623-10-7056-2

the community. This model, if properly managed, has the potential to not only assist Catholic schools in addressing short-term financial challenges but also to support long-term sustainability through mutually beneficial relationships.

An Examination Of The Function Of Endowment Funds In The Process Of Enhancing the Financial Sustainability of Catholic Schools

Endowment funds are a funding model that is particularly relevant to Catholic schools because they can provide a stable and sustainable source of income. An endowment, as defined by Finkelstein (2003), is a financial structure in which the principal remains intact and continues to grow while the returns from investments are used to support operations, such as the school. This concept is closely related to endowments and perpetual giving systems, which are designed to provide ongoing financial support over the long term. The following sections explore various aspects of endowments, drawing insights from the papers provided.

Endowment Education Funds and Microfinance The Endowment Education Fund, established by The Church of Jesus Christ of Latter-day Saints, serves as a model for educational microfinance. Its primary objective is to provide continuous financial support for educational purposes by preserving the entire principal amount while utilizing the returns on investment to fund educational loans (Michael, R., 2011b).

This model highlights the potential of endowments in supporting educational initiatives. It ensures that the principal grows over time while the returns are used for operational support. In this particular scenario, Catholic schools are not only dependent on fluctuating annual education funds but also have reliable long-term funding.

Catholic schools in various countries have begun to develop endowments as a form of sustainable long-term investment. López (2020) states that this model effectively ensures that funding remains available despite economic changes or decreased revenue from traditional sources.

However, managing endowments requires specific skills and experience in financial investment, so some schools need to engage professional investment managers to manage these funds effectively. In practice, endowments help Catholic schools reduce financial pressure and allow them to focus on quality educational programs. According to (2022), endowments can also improve the quality of educational facilities and services because the

ISBN : 978-623-10-7056-2

income generated can be reinvested in developing school resources, including infrastructure.

Increasing The Efficiency And Transparency Of Fundraising Efforts Through The utilization of digital technology

Digital technology has opened up new opportunities for Catholic schools to raise funds more effectively and transparently. Mulgan et al. (2007) explained that social innovation through technology, such as crowdfunding and other digital platforms, allows schools to reach donors from various groups, including alumni and the wider community who care about educational sustainability. This digital technology can also increase accountability and transparency in managing funds, which is important for building donor trust.

Mulgan et al. (2007) stated that with guaranteed transparency, schools can build stronger relationships with donors and their communities, ultimately increasing funding stability. In this particular scenario, the utilization of blockchain technology, for instance, enables schools to monitor the utilization of funds in real time, thereby increasing accountability and trust from the donor community.

Digital technology has significantly changed the fundraising landscape for schools, providing wider access and more diverse opportunities to secure financial sustainability. Integrating digital tools into fundraising efforts allows schools to reach a wider audience, engage the community more effectively, and streamline the donation process. This shift is critical to maintaining the financial health of educational institutions in the digital age, as it aligns with the broader trend of digitization in education and organizational development. The following section explores how digital technologies support diverse fundraising efforts and support schools' financial sustainability.

Digital Tools for Fundraising Online platforms and tools have revolutionized fundraising by enabling schools to run campaigns that reach global audiences. These tools include crowdfunding platforms, social media, and dedicated fundraising sites, which allow schools to share their mission and needs with a broader community. This engagement is made possible by the ease of communication and interaction that digital platforms provide(Jennifer, W., 2004). It has been demonstrated that using digital technologies in fundraising campaigns can increase engagement and participation from various stakeholders, such as alumni, parents, and local businesses. Catholic schools can

ISBN : 978-623-10-7056-2

build educational settings that are not only of high quality but also backed by transparent and sustainable funding if they use digital technologies.

Conclusion

It is possible to conclude that the traditional funding model for Catholic schools, which is based on tuition fees, donations from churches, and subsidies from the government, is no longer sufficient to ensure financial sustainability. The dependence on limited funding sources has resulted in serious problems that threaten the quality of Catholic education and its ability to continue. As a result, there is a need for innovation in a more adaptive funding approach. One of the ways that this can be accomplished is through utilizing community-based models and corporate social responsibility (CSR), the development of endowments, and digital technology that enables more effective and transparent fundraising. These approaches provide long-term funding stability and strengthen relationships between schools, the community, and other organizations.

At the theoretical level, these findings contribute to a new understanding of the significance of diversifying funding sources for not-for-profit educational institutions, such as Catholic schools. The implications of these findings lead to an expansion of the perspective on financial sustainability in education, specifically that sustainability is not only about the amount of funding available but also about the variety of funding sources and the school's ability to adapt to changes in the economy. The Education-based finance literature can also use these findings to develop models suitable for the specific requirements of Catholic education in several countries.

Managerially, the implication is that Catholic school leaders need to be more proactive in building strategic partnerships with various parties. For example, partnerships with the private sector through CSR programs can open up new funding opportunities that benefit both parties. School management needs to implement transparent policies in managing CSR funds to increase credibility in the eyes of the community and partner companies. In addition, endowment fund managers must also have competence in investment management so that the results of the development of these funds can optimally support the school's sustainability.

Practical implications include the application of digital technology in the fundraising process. For example, crowdfunding platforms and blockchain

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technology can increase wider community involvement and maintain accountability in using funds. This technology also provides access to alums, parents of students, and communities outside the church to contribute to the sustainability of Catholic education. Through technology-based fund transparency, schools can increase trust and engagement from donors, increasing the frequency of financial contributions.

However, this paper has limitations regarding data coverage, as it is based on a few limited sources and does not include an in-depth empirical analysis of how each of these funding models can be applied in different contexts. In addition, implementing these various funding models also depends on government policy support, which is not discussed in detail in this paper. Therefore, the solution to this limitation is to conduct further studies involving quantitative analysis of the success of funding models implemented in various countries.

This study can use the case study method in various Catholic schools that have successfully implemented innovative funding models. As a result, this study's findings indicate a need to diversify funding sources for Catholic schools to support the sustainability of education and the quality of services provided. Hopefully, by developing a more inclusive model, Catholic education will continue to develop and positively impact society.

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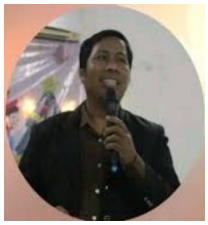
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