



part four

GOD IS STILL SPEAKING

Financing

Building trust
around money
issues is important
pastoral work
in new church
development

WHEREVER YOU LIVE YOU ARE SURROUNDED by an economic system of money, trade, bartering, wealth and poverty. You are part of a local economy, a national economy and, increasingly, a global economy. In the midst of such complex realities you are starting a new church. Will you talk about money? How will you talk about money?

Money talk in the church is often an obscure language. Think of all the unusual terms we use like pledge, tithe, second mile giving, love offering, and giving our first fruits. Would a person unfamiliar with church even know we are talking about money?

Various cultures talk about money and commitment in different ways. For example, tithing, the giving back to God of 10% of one's income, is seen differently among Americans from different cultures. For many Hispanics and African Americans, tithing is expected as a sign of one's faith commitment. For many European Americans tithing is a potential goal, but few give at a level of 10% of their income or assets. Most Asian American cultures emphasize sacrificial giving out of a sense of obligation. It would be unseemly for them to quantify that sacrifice by measuring it out in percentage points.

There are so many different understandings of money and its value. No wonder it is intimidating to talk about not only for the church, but especially for the unchurched. How can we church leaders translate the intimidating, obscure language of money into a faith-based understanding of being in relationship, in covenant, with God? Telling stories and learning about giving beyond our own culture can go a long way in helping each new church discover its own voice in money-talk.

Building trust and common understanding

A new church start will attract and welcome people who probably have not given to a church in many years. Still we know that one thing a new church needs, and expects, is generous giving. Building trust around money issues is important pastoral work in new church development. Patience, listening, modeling and teaching are all a part of the money conversation at church. A useful resource for this teaching is *At Ease: Discussing Money and Values in Small Groups* (see bibliography). This book helps people talk about how they were raised, including what values were put on money. In so doing, it helps people explore the art of talking about our faith and our money.

Generous stewards

In the Bible, there is no independent concept of thanks. The expression of thanks to God is included in “praise.” It is a way of praising—a way of giving honor to God—because “to praise” means to give honor. It has to do with what we prize, which is the older English word from which we get our word “praise.” Praising is “prizing” or “giving honor” to something we cherish. In the Bible, thanking is only a part of praise and secondary to it. Merely saying “thank you” has no stand-alone meaning or value. . . . It is to say that, for the Bible, giving “thanks”—gratitude—is “praise”—giving to honor something we prize or cherish.¹²

Building a faith community calls together people who come to give God thanks and praise, and who leave worship empowered to serve others in ministry. The work of developing a new congregation calls together a community of people who, in gratitude to God, give of their time and treasures, their talents and their lives. Planting a church calls people to be generous, growing as stewards—receiving gifts from God and sharing the gifts of God.

Seen this way, financial giving to the church is a means of honoring God because money enables the church to bear witness to God in ministry to the world. A church’s finances may look like those of any other business or non-profit organization, but the motivation of stewardship that praises God makes for one critical difference: “Every dollar in a church budget is a dollar that someone has given freely, under no compulsion, driven by a wish for the church to exist . . . the church budget is a celebration of organized generosity.”¹³ Funding a new church start begins with generous gifts of offering. Core supporters of a new church want it to continue and grow: they know it needs their financial support.



Teaching tithing

In most cultures, to speak of tithing, giving back to God at least ten percent of one’s riches, is an effective way to set a high expectation of spiritual generosity for a new congregation. A tithing church is a generous church, and a generous church will thrive and grow. When we tithe we place God as our first priority. We trust in God’s abundance instead of worrying about not having enough. Tithing churches live out a vision of abundance rather than a mentality of scarcity. When members give generously a church has the resources to sufficiently fund its ministry plans.

Tithing in African American churches

In the African American church, tithing is just as important as ministries of community outreach and public witness. It is as important as Sunday School, Bible study, and services of worship. In many congregations, the prophet Malachi’s instruction to “bring the tithe” is reenacted on Sunday morning as worshipers walk to the altar to participate in the act of stewardship.

In addition, it is not uncommon for tithers to be given the honor to make their contributions first, before other contributors are summoned forward. As givers make their offerings, everyone is greeted with words of affirmation for their gifts and a gentle reminder to reach higher in their giving, as their relationship with God grows and matures.

In many ministry settings, singling out those who take seriously the commitment to bring the tenth would be uncomfortable. In the African American context, it is meant as a friendly challenge to encourage greater faithfulness. And isn’t that the point? To trust God with all of our being and our resources—even the tenth!

Giving does not stop with the tithe. People will give above and beyond a tithe with special offerings and additional pledges, such as for a building campaign.

A tithing church doesn’t focus on finances, but on keeping true to the mandates given by God. In the African American tradition, tithing is “who we are and what we do.”

Stewardship among PIAA Churches

Samoans are very devoted to supporting the church. Everybody gives a love offering to support the pastor. Members are expected to give the same amount regardless of ability; an amount is set for each family on

monthly basis. Samoans believe in giving from the heart. They are very generous and hospitable people who welcome strangers, share with those in need, and support each other.

Examples of their special occasion for fund raising include family nights. They invite the whole community, and sometimes develop a contest atmosphere in which each family tries to outdo the other. It is a celebration with a goal of raising as much money as possible.

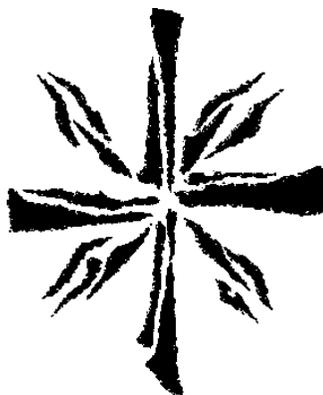
To the Micronesians, financial support of the pastor is not a primary concern. The pastor may be paid a token salary, such as \$100 per month, but church families rotate the responsibility of meeting the pastor's family's daily needs. One custom from their homeland they keep is "each one give one." While the church families sing each person present gives a dollar. One-half goes to church's general fund. One-half goes to the minister's family.

Tithing is not part of Hawaiian cultural tradition. Pledging or promising to tithe is avoided because they place high importance on keeping a promise. They would see it as dishonorable to adjust a pledge downward if economic times became hard, so they choose not to enter pledge agreements. Native Hawaiians give generously from the heart as they are able. They give when there are particular needs, taking several offerings until the need is met.

Luaus are primary annual fund raisers in Hawaiian churches. *Ho'ike* is another uniquely Hawaiian money raising activity. Churches gather, on a rotating basis, by districts for a *Ho'ike* gathering to worship, and share knowledge in creative ways. At the close of the *Ho'ike* everyone makes an offering. The money goes to support the host church. *Ho'ike* is still practiced by country churches, with many offerings being taken. People are called up by categories such as staff, choir, and church officers. The treasurer counts as the offerings are taken and the choir keeps singing until the amount sought is reached.

Generational differences may be seen in the giving of Japanese Americans. The first generation has a "whatever it takes" attitude and gives sacrificially. The second generation also gives out of loyalty to the organization.

Later generations are more apt to give out of respect or appreciation for the pastor. For some Japanese, tithing is a model. People will rise to meet crisis, so crisis giving is common.



Chinese churches also experience crisis giving. The sense of obligation to one's community is always present in both Chinese and Japanese cultures. The Chinese feel a strong sense of obligation to keep the church alive. Benefactors will step forward at crucial moments. In both Japanese and Chinese churches members value the responsible handling, budgeting, use and reporting of the congregation's financial ministry.

Common fundraisers in Japanese or Chinese congregations include special event or anniversary dinners, benefit concerts or theater performances, and special dinners to honor a prominent member of the community.

Stewardship giving in most Filipino churches is westernized. Tithing is becoming a way of supporting the ministries of the church. Some sources of fund raising for Filipinos churches include sales of homemade Filipino food packages, house-to-house serenades, and caroling during Christmas season. Special occasions such as birthday and thanksgiving celebrations are major fund raising opportunities. At church anniversary programs the program books often include business ads from local establishments. Some congregations put on concerts or sponsor combined church choir events as fund raisers. On occasion members will experience sacrificial meal, forgoing a meal and donating its cost to the church.

In a nutshell, Pacific Islanders and Asian American people utilize methods of starting and financially supporting new churches that are steeped in their own cultural practices. Church leaders from the dominant culture may need to understand and appreciate this diversity, not impose Western practices upon it.

Other possible sources of funding

There was a time when the Conference and national settings of the United Church of Christ provided major sources of funding for new church starts. While

resources are still available in some cases, it is becoming increasingly clear that it is not economically feasible to start each new church with an infusion of funds from the denomination. We must seek alternative forms of funding for new churches such as churches starting churches and fundraising from a donor base.

Churches Starting Churches

Often in the history of the United Church of Christ and its predecessors, congregations started new churches. In this model, an established congregation, or a coalition of congregations, initiate and share a vision for a new church. The “parent” congregation/s serve as the primary financial support to the new church, sending out people, resources and money. Shepherded in this way, the new church forms close ties to the Association/Conference. The new church is welcomed and celebrated and brought into the full fellowship and mission of the larger body. This, in turn, enlarges the circle of people who support and work toward the growth of the church in formation.

Funding via Personal Relationships

Using this model, the pastor and core members of a church in formation ask people they know for a capital investment in the new church start. Each church member should write brief personal letters, not form letters, to no fewer than 30 of their relatives, friends and business associates.

You will want to adapt the letter for your own situation, but make sure it includes these items:

- One or two sentences about why the new church means so much to you.
- If the church has a web page, include its URL address so potential donors can get a look at the congregation’s mission. In the same vein, if the church has an informational pamphlet, enclose it with your letter.
- A request for funds, such as “I hope you will consider a one-time gift to (insert the church’s official name),” or “I hope you will help me reach my personal goal of raising \$ (insert your goal amount).”
- Instructions about how to send in a donation. Make sure the church’s name, phone number and mailing address appear on the letter and response card.

Include a “make checks payable to (insert church name)” sentence.

- Ask for a response by a certain date. Set that date three weeks later than you expect them to receive your letter of request. The response time needs to be fairly brief, so they take action instead of putting off a decision. Giving them three weeks to respond will allow them to make room for this donation when they take care of regular personal finances. If they choose to make a large gift, a three-week response window will allow them enough time to access their funds.
- Enclose a response card that gives three standard options for giving, plus a fourth response option labeled “Other \$_____”. The core group of the new church should determine the contents of this response card and print them for each member’s use. The dollar amounts you chose as options for this response card should be arranged in order from smallest to largest. Experience shows that the first box, the lowest amount, is the box chosen least often. It allows people with few discretionary dollars to make a positive commitment. Most people chose the middle box. Do not make this middle option so low that it will undershoot the church’s needs. The largest option signals that larger gifts are needed. By giving three options you welcome gifts from individuals with various income levels. Each is challenged to respond favorably to your request. The dollar amounts chosen for each option depend on the amount of money needed at start up and on the levels of income in your mission field and among the donors. There is a tendency to ask for too little. If you do not have fundraising experience, seek advice from the Church Development and Renewal Team or from other church planters.
- Keep the door open. On the response card include a fifth option that states: “No, we cannot participate at this time. Please keep us updated by email, telephone, mail and personal contact.” If they care enough to send the card back with this option checked, you still have a potential donor. Follow up with them in the ways you suggest on the response card.
- The response card should include a means for donors to give you their name, address, phone number and email address. It is helpful to assure them you will not share or sell this information to others.

- Enclose a stamped envelope addressed to the church. The response card should fit into this envelope. Don't skimp on this feature. It is often the difference between getting a donation and getting nothing. This step makes it as easy as possible for donors to act promptly.
- Send a thank you note promptly whenever a gift or pledge of support is received. Update your donors concerning what their money has accomplished. People like to give to a winning cause, so focus on the strength and momentum gained by your financial gifts. Let your donors know how many people are contributing and the total dollar amount of gifts.

Denominational Funding

Conferences of the United Church of Christ start new churches and are often partners in the funding of a new church. They may have New Church Development Funds available, usually as a grant for pastoral leadership and/or for start-up costs. Conferences may also have resources for the purchase of land.

A limited amount of Partnership Funds are available through the Evangelism Ministry Team of Local Church Ministries, a Covenanted Ministry of the United Church of Christ. Application forms come to the Evangelism Ministry Team through the endorsement of the Conference. New churches who receive funding from the national setting must use "United Church of Christ" in their congregation's public identification and name.

Financial Procedures

Even before the first public service of worship, the new church will receive gifts, tithes and offerings. Clear accounting procedures need to be in place before donations are received. You must show that your new church is a place where people can put their trust. An important way of doing that is by listening to God speak about accountability and making wise choices. Remember that the real core values, vision and mission of your church can be read in the actions of your administrative volun-

teers and in the budgets and record-keeping practices of your church.

This chapter will consider procedures that are important during the start-up of a new church. More specifics about legal documents and financial records keeping are noted in the following chapter.

Remember that the real core values, vision and mission of your church can be read in the actions of your administrative volunteers and in the budgets and record-keeping practices of your church.

Checking account

When should you open a checking account? If the new church receives money from

the Conference, it may be that the church in its infancy will not need its own checking account. In such cases the Conference assumes the responsibility to oversee a payable and receivable account for the new church. Check with your Conference first to determine the right time to open a checking account in the church's name.

It is improper for a non-profit organization to have its financial arrangements in the name of an individual. Do not open an account in the name of the pastor or a lay leader.

Building a budget

The church's budget is a spending plan for your mission. It describes who you are and what ministries you give priority attention. It reflects what you hear God saying and tells how you will live out your core values, vision and mission. Plan carefully and give sufficient time to the intentional development of your church's budget.

The Church Development and Renewal Team highly recommends the book *Inspiring Generosity* (see bibliography) for your use in budget planning. It includes samples of three different budgets, and offers step-by-step instruction on how to develop a budget and how to assess the giving potential of your congregation.

Congregations are strongly encouraged to list Our Church's Wider Mission, our common fund for ministry across the United Church of Christ, as a line item in their church budget. Appeals for United Church of Christ Special Offerings occur throughout the year. These offerings include One Great Hour of Sharing, Neighbors in Need, Strengthen the Church and the Christmas Fund. Congregations that support these offerings and give from

their budget are praised as being “5 for 5” churches. In addition, the New Church Challenge Fund assists the United Church of Christ in its efforts to develop new congregations.

A significant portion of the budget will focus on staff salaries and benefits. Ask your Conference staff if they have compensation guidelines for you to use. Contact the Pension Board for a copy of the *Tax Guide for Ministers: Information on Filing Tax Returns* to guide you in determining this portion of the church budget.

Counting and Recording Procedures

There are a number of computer programs, which are designed especially for church finances, such as Church Windows. This software program has a United Church of Christ version. Secular software, such as Quicken, can be adapted for church use.

Determine who will keep track of incoming money. It is recommended that employees and volunteers who are authorized to receive or disperse church funds be bonded. Care must be taken to secure money from the time an offering is collected until it is deposited in a bank. Carefully think through how to minimize the time money is left unguarded. Collecting and counting offerings should never be done alone. It is best if those who handle the church offerings are not related to each other.

Many churches purchase pre-printed envelopes to encourage regular giving. Include in your order additional envelopes to cover the Special Offerings of the United Church of Christ. Larger congregations may find it worth the cost to use a system of monthly envelopes sent by direct mail to the homes of your members.

While most congregations collect offerings at each service of worship by passing an offering plate or pointing out a praise basket near the entryway, you may want to consider other methods of encouraging regular giv-

ing. Individuals may set up an Electronic Transfer of Funds (ETF) so that regular withdrawals can be made from their checking account directly to the church's checking account. Some congregations make arrange-

ments for receiving monthly donations by credit card.

There is a fee to the church for this service. While it is a convenient means of regular giving that may be appealing to some givers, especially those who earn benefits or discounts like frequent flier miles for using their credit

cards, the congregation may unwittingly add to the burden of credit card debt for some of its members.

A treasurer keeps track of both income and expenses for the church. The treasurer writes checks for disbursements and keeps an accurate and up to date accounting of monies received, disbursed, checks cleared, and checks outstanding. These financial records and reports should be available to the new church's leadership team. The church is accountable to its donors. Any donor should be able to receive information about the congregation's income and expenses. What the church does with money should not be treated as a secret in the new church start. What may be kept private, however, is the information concerning the givers' names and the amounts of their gifts. In some congregations only one or two people, known as Financial Secretaries, are entrusted with this information. In other churches, the pastor knows the details of these stewardship records. Give careful thought as to how your church is policies on these matters reflect your core values and your ability to conduct the church's mission.

A record of contributions must be kept. At year's end, statements that list the dollar amount and date of financial gifts or in-kind donations must be issued to all contributors. It is important to include the following sentence in such year-end statements: “No goods nor services were exchanged as a result of this gift.” Use this occasion to thank your donors and to share with them what ministries were accomplished because of their generosity.

What the church does with money should not be treated as a secret in the new church start. What may be kept private, however, is the information concerning the givers' names and the amounts of their gifts.

Additional Resources

The United Church of Christ offers many programs and resources:

Stewardship and Church Finances Team of LCM encourages the whole church to grow as stewards by providing an array of publications and materials, as well as staff training and support. Call 216.736.3858.

United Church Foundation helps churches earn more money for ministry and mission through proven, professional investment management services. Call toll-free 877.806.4989.

The Pension Boards administer professionally managed pension, life, disability, health, and dental plans for lay and clergy staff and retirees of United Church of Christ churches. Call toll-free 800.642.6543.

United Church of Christ Insurance Board offers a full range of quality causality and liability insurance coverage specifically designed for United Church of Christ churches. Often Conferences enroll new congregations through the Conference's own policy. Call toll-free 800.437.8830.

Local Church Building assists new or relocating churches with site selection, a construction program and/or building purchase. They offer low-cost site and building loans. They provide Capital Campaign Consultant referral service 216.736.3834.

Cornerstone Fund, Inc. provides loans to established churches for building-related projects, renovation for accessibility, and refinancing, using a pool of funds created by investment from individuals, churches, and other United Church of Christ-related organizations. Call toll-free 888.822.3863.

The following journals detail accounting, financial and tax developments that affect churches and clergy: **Church Treasurer Alert!** (published by Church Law Today, P. O. Box 2301, Matthews NC 28106, 800.222.1840, www.churchlawtoday.com) and **Net Results** (www.netresults.org). These publications are not produced by the United Church of Christ, however the Church Development and Renewal Team recommends their use.



Notes

12. *Inspiring Generosity*, Local Church Ministries, United Church of Christ, 2002, p.7.
13. *Inspiring Generosity*, p.34.

Bible Study on Secular and Spiritual Laws

(see page 55)

Joshua 1:8 (NRSV) This book of the law shall not depart out of your mouth; you shall meditate on it day and night, so that you may be careful to act in accordance with all that is written in it. For then you shall make your way prosperous, and then you shall be successful.

Romans 3:31(NRSV) Do we then overthrow the law by this faith? By no means! On the contrary, we uphold the law.

1 Corinthians 14:40 (NRSV) All things should be done decently and in order.

Luke 20:21–25(NRSV) So they asked him, “Teacher, we know that you are right in what you say and teach, and you show deference to no one, but teach the way of God in accordance with truth. Is it lawful for us to pay taxes to the emperor, or not?” But he perceived their craftiness and said to them, “Show me a denarius. Whose head and whose title does it bear?” They said, “The emperor’s.” He said to them, “Then give to the emperor the things that are the emperor’s and to God the things that are God’s.”

When a child is born, a birth certificate is filed with the city where the delivery occurred. When someone purchases a house, a deed is recorded in the county where the property is located. When starting a business, you must file documents that spell out the intent of the business and the terms of any partnerships. Whether we like it or not, there are local, state and federal regulations that everyone must follow. The church is no exception.

What does Jesus say about following laws?

What is the tension in the church between the spiritual law and the secular law?

How can we live “in but not of” the world?

