

Christ Congregational Church – United Church of Christ

Stewardship FAQ

(Updated March 2007)

The role of the Board for Stewardship is to ensure that CCC is able to meet its spiritual mission and its organizational and financial needs by encouraging members and others to give generously of their time, talent and treasure. The following questions and answers are provided to inform interested and current members about Stewardship at CCC.

1. CCC uses the terms *unified budget* and *pledging*. What do they mean?

The *unified budget* is the annual operating and capital budget for the church's fiscal year, July 1st through June 30th. The unified budget pays for all aspects of the church's operating expenses (i.e., staff salaries, program expenses, facilities maintenance, and mission giving) for the year as well as all capital expenses (i.e. mortgage payments, expected and unexpected capital expenditures (we need a new roof). The purpose behind the phrase “unified budget” is to express that we, as a congregation, give to CCC as a whole, rather than giving to our favorite activity. (In June of each year, we, as a congregation, will vote on the budget will be for the next fiscal year.)

Note that for the budget year 2006-2007, we sought separate pledges to the operating and capital budgets using separate lines on the 2006 pledge cards. For 2007, we returned to a single pledge line which includes both operating and capital budgets.

Pledging is the making of a specific commitment by each member of the church to support CCC's programs and activities in three areas: time, talent and treasure. While stewardship—the wise use of our time, talent and treasure—is a year-round activity, the Board of Stewardship leads the church in an annual campaign that culminates in the spring with members pledging to specific giving amounts and to take on specific responsibilities. The stewardship campaign helps all of us to focus on our commitment to God's work. Funding the unified budget financially is critical to the mission of the church, and offering one's time and individual talents by serving on a board or committee, or participating in other ways is what keeps our church, and our mission in the community and the world, vital.

2. I want to contribute to CCC's Budget. How do I do it?

Everyone is invited to make a pledge for the upcoming fiscal year during the annual spring stewardship campaign. The campaign culminates on Consecration Sunday, usually in April, when we turn in our pledges during the service. New members are provided with stewardship information and a pledge card when they join the church, and they may pledge a commitment then. Although you are welcome to contribute money to the Sunday offering each time you attend church services (without making a pledge commitment), pledging is important to the church because it provides the basis on which the Trustees and the church plan each year's budget.

3. I want to make a commitment of my time and talents; what can I do?

Members have the opportunity to give time and talent by serving on boards or committees, participating in the music program, helping with children and youth Christian education programs, participating in community service or mission programs, or by sharing other

personal talents and interests. Giving your time and talent is a wonderful way to become involved in our church life and to get to know other members.

The Nominating Committee is looking for people willing to serve on all the church's boards and committees. For participation in the music program, contact our music director, Nae Pearson. Sunday school and youth teachers are especially needed so, if you would like to be involved with Sunday School or summer church camp, please contact the Board for Christian Education.

4. Do you have to be a member of CCC to pledge?

You do not have to be a member of the church to pledge a financial commitment. Anyone is welcome to pledge or make periodic contributions. Non-members may also pledge time and talent to the church and may participate in many activities and programs of CCC. They are only limited in that they may not serve on a board or the Executive Council.

5. How do I figure out how much to give?

This is a very personal question that should be approached prayerfully. Some guidelines may help. Christian stewardship is based on the biblical concept of *proportional giving*. This means that one's annual pledge consists of a percentage or proportion of one's annual income. The biblical term *tithing* means proportional giving at the level of 10 percent of one's gross income to the church. Some tithe fully; others find that a half-tithe or quarter-tithe is what they are able to do. However the amount is arrived at, it helps to be mindful of God's creation and God's gifts to us. Many find guidance in the concept of giving of the *first fruits*, that is, off the top, rather than from what is left when other needs have been taken care of. It is in this spirit that one can truly be a joyful giver.

6. When I make a pledge commitment, how often may I give?

You may give weekly, monthly, quarterly or yearly by cash or check. You can also make arrangements to give electronically. It will be much easier on the Financial Secretary if you pledge the way you intend to give (whether that's weekly, monthly, et cetera)

7. When I make a pledge commitment, how are my contributions matched to my pledge?

When you make a pledge, you are assigned a number for recording purposes. You receive a small box of pledge envelopes with your pledge number on them. Place your contribution in the envelope and place the envelope in the offering plate during the worship service. You may also mail checks to the church in care of the Financial Secretary. Electronic transfers should contain this same number as a reference.

8. What happens to my pledge card once I turn it in?

The Database Manager, in cooperation with the Stewardship Board, collects and records the pledge cards in a computer database. The information about pledges is confidential. The cards are stored in a secure place during the current year, and then destroyed.

9. What if my financial circumstances change and I am unable to continue giving at the amount I indicated on my stewardship pledge card?

You simply contact the Financial Secretary to adjust the amount. Any change will be kept confidential.

10. How do I remember how much I gave during the calendar year for income tax purposes?

The Financial Secretary provides regular quarterly statements for members (and non-members) who have made a pledge as follows:

- In October, for the period July through September.
- In January, for the prior calendar year, for income tax purposes. Since the church's fiscal year runs from July through June, this report covers the last six months of the prior pledge year and first six months of the current pledge year.
- In April, for the period July through March.
- In July, for the entire fiscal year, July through June.

11. How do I get my statement?

Statements are placed in envelopes on a table near the church office for pickup. Notice is given in the church bulletin when statements are ready. The statements remain available for three Sundays, after which they are returned to the Financial Secretary's office. Only the January statement is mailed if not picked up in person.

12. What does the statement contain?

The statements include ALL monetary gifts received from known donors made to CCC, including pledges to the Unified Budget and special offerings (Christmas Fund, Deacons Fund, One Great Hour of Sharing, Neighbors in Need).

The Financial Secretary also keeps track of contributions in the amount of \$5 or more from people who have not made a pledge, as long as the donor is known. Any single contribution in excess of \$250 will be acknowledged in writing.

13. Whom do I contact if there is a discrepancy on my statement?

Inquiries regarding your statement should be directed to the Financial Secretary.

14. In this computer age, are my pledging and the recording of my giving handled confidentially?

Yes. The only people who have access to this information are the Database Manager, the Treasurer, the Financial Secretary and the Assistant Financial Secretaries.

15. What happens to the church's cash flow if I do not give in the specified interval I indicated on my pledge card?

For the financial well-being of the church, members are encouraged to keep their pledge payments up to date, especially during the summer months, when pledge contributions can slow because people are traveling. Members find direct deposit very useful in keeping regular with their pledge.

16. Are the children and youth of the church encouraged to participate in Stewardship?

Yes! Under the guidance of the Associate Minister, and the Boards of Christian Education and Stewardship, time and treasure activities for children and youth of the church are provided. Once youth join as a member (age 15), they are encouraged to pledge as adult members.

17. Are there opportunities for Planned and Special Giving?

Yes. Please contact a member of the Special Gifts Committee, a member of the staff, or the church office for more information. Wills, bequests and other means of giving provide simple, but effective ways to make a lasting gift to CCC.

18. Are there ways to give to the wider United Church of Christ missions?

The United Church of Christ encourages congregations and individuals to give to five special offerings that are sponsored through the larger church: Our Church's Wider Mission (OCWM), Neighbors in Need (NIN), The Christmas Fund, One Great Hour of Sharing (OGHS), and Strengthen The Church. Congregations that participate in all five of these offerings are known as "Five for Five" congregations and receive special denominational recognition. Christ Congregational does participate in all five.

Our Church's Wider Mission is a congregational response to support the over-all work and mission of the United Church of Christ. This contribution is made by the congregation as a whole through our annual budget process and is included in our pledge goal each year.

Neighbors in Need is a special offering received every October for designated homeland mission projects of the UCC.

The Christmas Fund is used by the Pension Board of the UCC to supplement the income and meet the needs of elderly retired ministers and their families whose years of service were long and whose salaries were low. It provides pension supplements, health premiums, and emergency grants. This offering is received in December.

One Great Hour of Sharing is an ecumenical offering. The UCC and other Protestant denominations join to increase mission, outreach and service on a world scale. The denominations send this offering to Church World Service, an ecumenical Christian service organization. We receive the offering on the 4th Sunday of Lent.

Strengthen the Church is received on Pentecost Sunday, otherwise known as the Birthday of the Church. Its purpose is to strengthen new church starts and other congregations in mission in the US.

If you have further questions, please contact the Board of Stewardship through the church office.