Executive Committee

**Practice:** Operational Excellence  
**Meets:** 1st and 3rd Monday; **Time:** 5:30 pm; **Location:** Zoom and Greenwood Room  
**Moderator:** Jodi Gruening  
**Secretary:** Nathan Blake

**Members:** Nathan Blake, Julie Carroll, Jodi Gruening, Matthew Harvey, David Johnson, Greg Kenyon, Saria Rice, Doug Rumple, Emily Tripp

**Purpose:** The bylaws provide that the Executive Council will establish overall policies affecting Plymouth’s operations, property, finances, and personnel, and will resolve time-sensitive matters.

**We Agree to Differ. We Resolve to Love. We Unite to Serve, by Practicing Radical Love, Everywhere and Always:**  
Hospitality & Belonging; Meaning & Purpose; Justice & Kindness  
Operational Excellence

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**AGENDA – August 2, 2021, 5:30 p.m.**

1. **Invocation/Open Prayer, All in unison**  
   O God, you have called your servants to ventures of which we cannot see the ending, by paths as yet untrodden, through perils unknown. Give us faith to go out with good courage, not knowing where we go, but only that your hand is leading us and your love supporting us, through Jesus Christ our Lord. Amen.

2. **Approval of July 19, 2021 meeting minutes**

3. **FSSG next steps - Jodi**

4. **Horizons recommendations - all**

5. **OCWM - question raised by Steve Jacobs - Jodi**

6. **Current CDC guidance, special meeting of CHAS - Julie**

7. **Staffing updates - Sarai**

8. **Closing prayer - Jodi**
MINUTES – August 2, 2021

Present:

Absent:

1. Invocation/Opening Prayer, All in unison
   O God, you have called your servants to ventures of which we cannot see the ending, by paths as yet untrodden, through perils unknown. Give us faith to go out with good courage, not knowing where we go, but only that your hand is leading us and your love supporting us, through Jesus Christ our Lord. Amen.

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8. Closing prayer - Jodi
Plymouth Church Council Executive Committee

Date: July 19, 2021  Time: 5:30 pm  Location: Greenwood Room & Zoom
Members: Jodi Gruening (Moderator), Julie Carroll, Matthew Harvey, David Johnson, Greg Kenyon, Sarai Rice, Doug Rumple, Emily Tripp, Nathan Blake

To grow in love of God and neighbor
by practicing radical love everywhere and always.
Hospitality & Belonging; Meaning & Purpose; Justice & Kindness
Operational Excellence
We Agree to Differ. We Resolve to Love. We Unite to Serve

AGENDA – July 19, 2021

1. Invocation: Sarai Rice

2. Financial Sustainability Study Group Draft Report – closed session with FSSG

3. Faith Formation Hour Draft – LeAnn, Lindsey & Chris

4. Revised MAP template - Sarai

5. HR Committee members update – Jodi

6. Senior Pastor Search update – Jodi

7. Benediction/Closing Prayer - Sarai

MINUTES – July 19, 2021

Present: Jodi Gruening, Sarai Rice, David Johnson, Doug Rumple, Matthew Harvey, Greg Kenyon, Emily Tripp, Julie Caroll, Nathan Blake
Not Present: None

1. Invocation: Sarai Rice
## AGENDA and MINUTES: Plymouth Church Council Executive Committee

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Financial Sustainability Study Group Draft Report – closed session with FSSG</td>
<td>Presentation by Franklin Codel and Ed Bittle, discussion by everyone</td>
</tr>
<tr>
<td>3. Faith Formation Hour Draft – LeAnn, Lindsey &amp; Chris</td>
<td>David moved to accept the report with modifications as necessary, Nathan seconded: unanimous approval</td>
</tr>
<tr>
<td>4. Revised MAP template - Sarai</td>
<td>Doug moved to approve the new MAP template, David seconded: unanimous approval</td>
</tr>
<tr>
<td>5. HR Committee members update – Jodi</td>
<td></td>
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<tr>
<td>6. Senior Pastor Search update – Jodi</td>
<td></td>
</tr>
<tr>
<td>7. New business – FSSG teed up for action next meeting</td>
<td></td>
</tr>
<tr>
<td>8. Benediction/Closing Prayer - Sarai</td>
<td></td>
</tr>
</tbody>
</table>
• As of 6/30 operating income of $1.053M and operating expense of ($1.054M), excluding the impact of PPP. Forecast for 12/31 operating income of $1.913M and operating expense of ($2.104M), excluding the impact of PPP, a deficit of ($191k). 12/31/2020 operating surplus/(deficit) of ($263k).

• On a YTD basis, operating income is $78k higher than budget, driven by pledge $47k+ and non-pledge income $47k+. Other income is slightly below budget due to lower misc income ($14k). Budget assumptions included income from bequests based on historical trends, which on a YTD have not been actualized.

• On a YTD basis, personnel expense is ($28k) higher than budget due to front end loaded expenses in the first half of the year.

• On a YTD basis, building/operations expense is ($4k) higher than budget, driven primarily by higher utilities than budget ($7k). Forecast includes an additional ($18k) of building/operations expense for overhead not allocated to the TiM budget.
# Plymouth Church Financial Summary
## June-21

<table>
<thead>
<tr>
<th>By Summary P&amp;L Line Item</th>
<th>Actual</th>
<th>Budget</th>
<th>Variance</th>
<th>Forecast</th>
<th>Budget</th>
<th>Variance</th>
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</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Pledges</td>
<td>889,274</td>
<td>842,151</td>
<td>47,123</td>
<td>1,548,723</td>
<td>1,501,600</td>
<td>47,123</td>
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<tr>
<td>Non-Pledge Gifts</td>
<td>155,849</td>
<td>108,449</td>
<td>47,400</td>
<td>307,400</td>
<td>260,000</td>
<td>47,400</td>
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<tr>
<td>Other Income</td>
<td>7,807</td>
<td>24,230</td>
<td>(16,423)</td>
<td>56,977</td>
<td>73,400</td>
<td>(16,423)</td>
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<tr>
<td><strong>Total Income</strong></td>
<td>1,052,930</td>
<td>974,830</td>
<td>78,100</td>
<td>1,913,100</td>
<td>1,835,000</td>
<td>78,100</td>
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<tr>
<td><strong>Expense</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Personnel Expense</td>
<td>741,072</td>
<td>712,759</td>
<td>(28,312)</td>
<td>1,430,586</td>
<td>1,449,643</td>
<td>19,057</td>
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<tr>
<td>Christian Education</td>
<td>1,353</td>
<td>2,333</td>
<td>980</td>
<td>4,020</td>
<td>5,000</td>
<td>980</td>
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<tr>
<td>Membership</td>
<td>36</td>
<td>715</td>
<td>679</td>
<td>1,321</td>
<td>2,000</td>
<td>679</td>
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<tr>
<td>Music and Fine Arts</td>
<td>6,629</td>
<td>9,298</td>
<td>2,669</td>
<td>19,331</td>
<td>22,000</td>
<td>2,669</td>
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<tr>
<td>Benevolence</td>
<td>52,800</td>
<td>53,600</td>
<td>800</td>
<td>120,200</td>
<td>121,000</td>
<td>800</td>
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<tr>
<td>Christian Social Action</td>
<td>6,965</td>
<td>8,610</td>
<td>1,645</td>
<td>18,820</td>
<td>19,000</td>
<td>180</td>
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<tr>
<td>Other Boards/Committees</td>
<td>1,363</td>
<td>2,350</td>
<td>987</td>
<td>5,013</td>
<td>6,000</td>
<td>987</td>
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<tr>
<td>Building/Operations</td>
<td>243,476</td>
<td>239,474</td>
<td>(4,002)</td>
<td>501,002</td>
<td>479,000</td>
<td>(22,002)</td>
</tr>
<tr>
<td>All Other</td>
<td>540</td>
<td>1,612</td>
<td>1,071</td>
<td>3,929</td>
<td>5,000</td>
<td>1,071</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>1,054,235</td>
<td>1,030,752</td>
<td>(23,483)</td>
<td>2,104,222</td>
<td>2,108,643</td>
<td>4,421</td>
</tr>
<tr>
<td>PPP Forgivness</td>
<td>207,118</td>
<td>-</td>
<td>207,118</td>
<td>207,118</td>
<td>207,000</td>
<td>118</td>
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<tr>
<td><strong>Addition to/(Use of) Reserves</strong></td>
<td>205,813</td>
<td>(55,922)</td>
<td>261,735</td>
<td>15,996</td>
<td>(66,643)</td>
<td>82,521</td>
</tr>
</tbody>
</table>

Financial Update as of June 30, 2021
Financial Update as of June 30, 2021
Plymouth Congregational Church

Financial Sustainability Study Group – Report and Recommendations

July 26, 2021
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- Membership and Stewardship Trends
- Plymouth Church Financial Picture
- Expense Analysis
- Foundation Financial Picture
- Transition into Ministry (TiM) Financial Picture
- Building and Facilities

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Included with the FSSG report are the following Exhibits:

Exhibit A – Membership data from Church Council Report
Exhibit B – 5-year financial and operating reserve trends
Exhibit C – 6/30/21 Foundation portfolio value report from UBS quarterly report
Exhibit D – Plymouth Foundation Grant Policy
Exhibit E – Plymouth Foundation Grant summary by category (draft as of 5/8/21)
Exhibit F – Capital Projects Plan report as of 7/25/21
Exhibit G – Expense reduction opportunity detail
EXECUTIVE SUMMARY

The Financial Sustainability Study Group (FSSG) was established in March 2021 to explore recent financial trends at Plymouth Church and to provide alternatives and recommendations supporting the Church’s goal of returning to financial sustainability. Financial sustainability is an outcome of how Plymouth engages its members and chooses to allocate its resources.

Plymouth has a long and meaningful history of financial strength and many long-standing traditions that encompass everything from styles of worship, how we go about stewardship, and how we engage our members. To pivot and strengthen Plymouth for the long run, we need to be responsive, innovative, and recognize and change practices that are outdated or ineffective.

Current Situation

Starting in 2019, Plymouth Church has entered a period where the operating financial results and forecasts are showing sustained deficits of around $250,000 per year, which represent 10%-12% of annual operating expenses. The financial situation at Plymouth Church is a result of a combination of factors including:

1) Declining membership driven by a combination of secular trends (aging demographics and declining church membership in mainline Protestant churches nationwide), Plymouth specific issues, and, more recently, the COVID-19 impact on in-person activities. Together, these trends have resulted in reduced levels of membership engagement and lower aggregate financial income through pledge and non-pledge contributions.

2) Persistent levels of deferred maintenance on the building structure (roof, parking garage), infrastructure (HVAC, chiller), and organ. The deferred maintenance is raising annual operating expenses to maintain the Church building and facilities. The cost of the necessary capital improvements to bring the Church up to standard represents will exceed $2.5 million over the coming years.

3) Elevated levels of personnel expenses relative to benchmarks for churches of our size.

4) Lack of quality data, lack of clarity on true membership counts and level of engagement, and limited mechanisms for giving in various forms to the Church outside of the annual stewardship campaign are also contributing factors.

While financial stresses are evident in Plymouth Church’s operating financials, the Plymouth Foundation (Foundation) has over $8.5 million in unrestricted funds (as of 6/30/21) to be used to benefit Plymouth Church consistent with the Foundation’s Articles of Incorporation. The Foundation is also holding approximately $2.5 million in funds to support the Transition into Ministry (TiM) program through 2030. What the Foundation’s role will be in funding capital
projects and supporting the Church strategically in the coming years will be a critical issue to solve.

Summary of Recommendations

Following is a summary of the recommendations that the FSSG believe represent the areas of highest impact and need for focus. Further detail as well as additional recommendations are included in the report and exhibits that follow:

1) **Immediately ramp up membership engagement of existing members and focus on attracting and engaging new members.** We need to hold onto, and reengage, the members we have. FSSG recommends that the Church take advantage of the post-COVID reopening, the (pending) new senior minister hiring, the upgraded software platform, revised bylaws, and new strategic plan, to reach out to all active members and previous attendees in a *personal* way. The most expedient way to stabilize membership and reverse the trends in reduced pledge income is to fully engage and inform our existing membership so that they are aware of and excited about the future of Plymouth and to encourage their support through additional giving. Additionally, FSSG believes that Youth/Family, Music and Fine Arts, Christian Education, and Benevolence/Social Action programming and communication should be positioned as opportunities to engage and attract new members.

2) **Enhance giving options, education, and approach:** FSSG sees multiple opportunities to grow stewardship at Plymouth (including at the Foundation). We recommend that a vigorous stewardship and giving program be pursued including implementing the recommendations of stewardship consultant, further developing and communicating the extensive giving options to the Church, and publicizing outcomes to the membership as well as the broader community.

3) **Refine and take advantage of short and medium-term expense reduction initiatives and develop budgets that are balanced and consistent with operating reserve policies starting with the 2022 budget.** Up to $250,000 of expense savings ideas have been identified and detailed in the report and exhibits. FSSG recommends that Executive/Church Council empower Trustees and the Director of Operations and Finance to prioritize and to pursue these recommendations and to monitor their progress. A balanced budget should be prepared for the 2022 fiscal year. To the extent that there are unique or trailing expenses to transition to a balanced budget, any deficits should be short-term in duration and allow the Church to operate within its Operating Reserve policies.

4) **Develop and execute a multi-year Capital Projects plan to support repair, maintenance, and capital improvements to the building and organ.** The Church building and facilities are experiencing deferred maintenance which not only diminishes the attractiveness of the Church, but also has inflated the Church’s operating expenses. Capital
improvements and expenses related to emergency repairs have contributed to the recent budget deficits. We recommend that a group be formally chartered consisting, at a minimum, of members from Trustees, Building and Space Committee, the Foundation, Stewardship, Music and Fine Arts, and staff. The group should determine the sequencing, budget, and sources of funding to implement the Capital Projects Plan. Developing and executing such a plan will serve to bring the building and facilities up to standards and as well as to reduce future operating expenses.

**Investing in the Future of Plymouth:** FSSG sees the efforts in items 1) “Reengaging members” and 4) “Developing and executing multi-year Capital Projects Plan” as ones that will likely require dedicated funding to be executed properly. Creating a partnership with the Foundation to leverage their strategic grant program in funding these potentially multi-year efforts is important to achieve and would be catalytic for the financial sustainability of the Church. FSSG believes that the Foundation’s role in funding these efforts should be coordinated and recommends that the Executive Council reach out to the Foundation Board to invite their involvement in the planning in order to facilitate the grant making processes.

**Leadership:** The Executive Committee of the Church Council will need to be actively engaged and to provide oversight toward ensuring that the recommendations in the FSSG report are fully developed and implemented in a timely manner. Implementing the recommendation of the FSSG and achieving financial sustainability require close coordination between the Church’s governing bodies, the Foundation, staff, and lay leaders, and will put a premium on excellence in governance practices.

**Conclusion:** Plymouth has the opportunity to achieve financial sustainability by stabilizing and growing its member base and its financial support of the Church. Welcoming members back to Plymouth following the COVID shutdown, reengaging them in Plymouth’s mission and activities, achieving growth in attendance, membership and financial support, and implementing the Capital Projects plan, will require development and implementation of robust plans that are fully supported by lay leadership, our new senior pastor, and staff. Plymouth Church has significant assets to leverage during this time such as devoted leaders, Foundation resources, talented staff, and generous members. The FSSG believes that executing on its various recommendations, along with strong leadership and governance, Plymouth church will be able to reach financial sustainability without deeper cuts to personnel and ministries.
FSSG Report Detail

FSSG Charter and Membership

In early 2021, Church Council determined that it would be important and valuable to have a group of lay leaders explore options for putting Plymouth on a path of long-term financial sustainability. Plymouth’s recent financial picture has been impacted by reduced giving, and financial performance in 2019, 2020, and 2021 YTD have consistently shown that Plymouth is operating at a substantial financial deficit. FSSG was chartered to:

1. Dive deeply into understanding the details of Plymouth’s current and changing financial position, including sources of revenue, operating expenses, and underlying trends.

2. Make recommendations for ways in which Plymouth could achieve a more sustainable operating budget by taking actions to increase revenues and/or decrease expenses.

3. Consider and make recommendations for how Plymouth can marshal its various financial resources to fund future needs and strategic initiatives.

4. Act as an advisory resource for Plymouth’s staff and lay leadership regarding the financial feasibility and sustainability of proposed programs, activities and budgets going forward.

Members of the FSSG are Plymouth members who bring a broad range of Plymouth service and professional experiences to the FSSG. The following are the FSSG members and select Plymouth Board and Committee experiences:

- **Mary Ann Beard** - Christian Stewardship, Plymouth Foundation, Trustees, Deacons
- **Ed Bittle** - Music/Fine Arts, Bylaws Committee, Deacon, Arts at Plymouth, Matins Advisory
- **Franklin Codel** - Trustees, Plymouth Foundation Investment Committee, Personnel Committee, TiM Committee
- **Steve Jacobs** - Stewardship, Capital Campaign Chair, Trustees, Church Moderator, Spiritual Growth, TiM co-founder and Committee
- **Mark Schuling** - Audit Committee, Foundation, Trustees, Personnel Committee
- **Joe Sorenson** - Foundation, Foundation Investment Committee
- **Dick Swanson** - Trustees, Foundation Investment Committee, Foundation.
Overview of Current Situation at Plymouth

The following section explores trends in membership and stewardship, the current financial picture and trends of Plymouth Church as well as the Foundation, which is run as a separate legal entity with its own bylaws and Board), and other critical areas.

Membership and Stewardship Trends

The most important driver of financial health of Plymouth is the size, engagement, and generosity of its congregants (members and non-members who actively participate in Plymouth’s worship and ministries). Secular trends in aging membership and declining pace of new member additions have been leading to membership and attendance reductions both at Plymouth and at mainline Protestant churches across the country in recent years. Younger generation involvement is impacted by student loan debt, competing activities, and families with limited resources and time. In addition to these secular trends, the COVID pandemic has caused the church building to be closed since March 2020 for almost all activities and gatherings, which has disrupted typical activities of worship and programming and contributes to additional member disengagement.

Declining attendance at weekend worship services starting in 2017-2018, after more than a decade of relatively consistent numbers, proved to be a leading indicator of financial challenges to come. Here is a summary of recent annual worship attendance figures for Plymouth:

<table>
<thead>
<tr>
<th>Years</th>
<th>Annual worship Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-2017 (yearly average)</td>
<td>40,000</td>
</tr>
<tr>
<td>2017-2018</td>
<td>36,975</td>
</tr>
<tr>
<td>2018-2019</td>
<td>33,648</td>
</tr>
<tr>
<td>2019-2020</td>
<td>27,187</td>
</tr>
</tbody>
</table>

Currently, Plymouth has an estimated 2,289 members. Data quality around members remains a concern and enhancing the accuracy of the membership data in the near-term is an important step toward financial sustainability. Please see Exhibit A for membership data. Additional observations include:

1) It is estimated that 1,000 of the 2,298 members haven’t attended worship and/or financially supported the Church in the last 5 years. Note: If indeed these members are confirmed as not being active in the life of the Church for more than three years, per the recently approved bylaws, these members should be moved to inactive status.

2) 254 new members have joined Plymouth since 2017, including 84 confirmands and 42 couples. The pace of membership addition is lagging membership declines.
3) Not all members participate in Plymouth’s programming. Not all participants are members. Plymouth does not rigorously track membership engagement and participation in ministry.

4) Membership data isn’t complete, so it is difficult to understand trends about new members, members leaving the church, or to properly communicate with the member base.

Plymouth Church relies on stewardship of its members as its primary source of financial support. As such, it is important to understand contribution trends and to explore actions to improve and grow stewardship of its members going forward. For purposes of definition, the term ‘giving unit’ refers to individuals or households that support Plymouth financially whether through a formal pledge or non-pledge giving. Oftentimes, non-pledge givers are giving through donor advised funds, stock transfers, or are uncertain of their level of support and choose not to submit a pledge card. Observations from FSSG’s analysis of recent stewardship trends include:

1) By 2019, signs of declining pledge income were becoming clearer and by 2020 the declines accelerated. The decline in giving is a direct contributor to realized and projected operating deficits of around $250,000 per year.

<table>
<thead>
<tr>
<th>Year</th>
<th>Member giving</th>
<th>% change vs 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>$2.107 million</td>
<td>-</td>
</tr>
<tr>
<td>2018</td>
<td>$2.091 million</td>
<td>-1%</td>
</tr>
<tr>
<td>2019</td>
<td>$2.027 million</td>
<td>-4%</td>
</tr>
<tr>
<td>2020</td>
<td>$1.820 million</td>
<td>-14%</td>
</tr>
<tr>
<td>2021 (budget)</td>
<td>$1.760 million</td>
<td>-17%</td>
</tr>
</tbody>
</table>

FSSG wants to be clear that the trends in membership engagement and stewardship pre-dated the COVID restrictions.

2) Looking more closely at the last two years, we have seen an aggregate loss of 73 pledging members. Of those 73, we were able to attribute a reason to 42 of those pledging totaling about $132,000 in annual giving. Of the members that stopped giving in the 2019-2021 timeframe:

   a. 13 members are deceased representing about $48,000 in annual giving,
   b. 8 members are in long-term care facilities representing $27,000 in annual giving,
   c. 7 members have moved from the area representing $45,000 in annual giving and
   d. 8 members have formally left the Church representing $13,000 in annual giving,

3) Giving units are down from 616 in 2017 to 497 in 2021, a decline of almost 20%. While giving per giving unit is increasing, the increase is not enough to offset what has been lost through the reduction in total giving units.
4) Plymouth’s capacity for receiving and processing gifts is adequate for standard gifts of cash, check, or appreciated stock. For various reasons, traditional pledging is not the prevailing method of giving for all members, yet alternative giving mechanisms are underdeveloped and underemphasized.

   a. Plymouth has an Endow Iowa Fund. However, it is poorly publicized and used sparingly. Endow Iowa funds can be a useful way for people to give to endowed funds to Plymouth and receive state tax credits and favorable tax treatment.

   b. Plymouth has no current capabilities to receive more complex noncash assets. Neither Plymouth nor the Foundation markets the opportunity to members who may be inclined to give non-cash assets, such as real estate, art, business interests, life insurance, or farmland. Partnering with an outside organization, such as the Community Foundation of Greater Des Moines, is a way to bring enhanced giving capabilities to Plymouth’s members.

   c. Plymouth has a process to accept designated gifts and has recently enhanced its policies related to managing and controlling such gifts. However, the Foundation does not currently accept designated gifts, except for gifts to the TiM program provided through the Fruitful Change campaign.

5) Providing regular information to the members about giving strategies and encouraging members to consider Plymouth in their longer-term philanthropic and estate planning is underdeveloped.

6) Plymouth has had success since 2000 raising funds for five capital campaigns (Faith for Tomorrow, Faith Forward, New Day Sanctuary Restoration, Tower Restoration, and TiM Fruitful Change).

The most expedient way to stabilize and reverse the trends in reduced pledge income and to maintain our financial health is to ensure that our existing members are personally and enthusiastically welcomed back and become fully engaged, informed, and excited about the future of Plymouth - and demonstrate their support through additional giving.

**Financial Picture – Plymouth Church**

Plymouth Church’s operating income and expenses are monitored by the Board of Trustees on behalf of the Church Council. Generally speaking, the financial activity of operating the Church flows through the operating income statement, which is managed on a cash accounting basis and controlled via an annual planning and budgeting process. Each year, the Trustees develop and recommend a budget to Church Council for approval that includes estimates for pledge and non-pledge income, other sources of income such as bequests and plate offerings, personnel expenses, ministry/program expenses, and costs associated with operating and maintaining the building and facilities.
In any given year, if there is an excess or shortfall of in the financial results, those flow through the Operating Reserves (equivalent to retained earnings if one were running a business) as a realized surplus or deficit. Up through 2019, Plymouth had accumulated over $500,000 of Operating Reserves from surpluses realized over the previous 10-12 years, even though in most of those years Trustees and Church Council had approved a budget that included usage of Operating Reserves to offset a budgeted deficit (see Exhibit B for operating income and reserve history). During 2019, Trustees developed and approved a policy related to managing Operating Reserves which established a “floor” and “ceiling” for the level of Operating Reserves to encourage appropriate longer-range planning and avoid the accumulation of excess reserves without a plan to deploy them. The floor was set at a level of 10% of the average annual operating expenses for the previous two years and the ceiling at 25%.

While Plymouth had accumulated surpluses over the previous 10 years, by 2018 there was growing evidence that imbalances were manifesting themselves in the financial flows of the Church. At the direction of Church Council, some actions were taken to reduce expenses and bring the risk of running persistent operating deficits back down. The changes were executed in 2018-2019 (primarily reducing program and staff positions) and had the expected impact. However, as described previously, pledge and non-pledge gifts experienced accelerating declines, falling by 17% between 2017 and 2020, causing operating deficits to reemerge.

In 2020, Plymouth’s income was $214,000 below budget, resulting in an operating deficit of $263,000, and the budget approved for 2021 anticipates a similar budget deficit of $274,000. Plymouth was fortunate to receive a Paycheck Protection Program (PPP) forgivable loan in 2020 of $207,000, which was forgiven in 2021 and helped to reduce the budgeted operating deficit for 2021 to $66,000. At current levels of financial imbalance, Plymouth will exhaust its remaining Operating Reserves sometime in 2022 or early 2023.

The erosion of pledge income from contributions has resulted in persistent operating deficits. Drawing upon Operating Reserves and the forgivable PPP loan have funded the deficits for the last 2 years. Going forward, the level of deficits is unsustainable, and actions must be taken to reverse the trends that are creating them.

Expense Analysis: FSSG examined operating expenses and has the following observations:

1) Our personnel expenses are above the high end of the range for churches our size. Churches our size have personnel expenses in a range of 40-60% of total expenses and Plymouth is above 65% excluding TiM expenses (and about 68% including TiM, which will increase as Plymouth funds the entire cost of the TiM program going forward)

<table>
<thead>
<tr>
<th>5 yr. avg</th>
<th>Personnel expenses as % of total expenses</th>
<th>$1,415,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>65.8%</td>
<td>Non-personnel expenses as % of total expenses</td>
<td>$735,000</td>
</tr>
<tr>
<td>34.2%</td>
<td>100%</td>
<td>$2,151,000</td>
</tr>
</tbody>
</table>
Total expenses (personnel and other, excluding TiM) break down by category as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>5 yr. avg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Music/Fine Arts</td>
<td>15.1%</td>
</tr>
<tr>
<td>General Administration</td>
<td>20.0%</td>
</tr>
<tr>
<td>Adult Education/Spiritual Growth</td>
<td>4.6%</td>
</tr>
<tr>
<td>Benevolences &amp; Social Action/Outward facing programs</td>
<td>10.6%</td>
</tr>
<tr>
<td>Youth/Family Ministries/Christian Education</td>
<td>4.9%</td>
</tr>
<tr>
<td>Building/Custodial/Maintenance</td>
<td>31.3%</td>
</tr>
<tr>
<td>Membership growth/engagement/communication</td>
<td>8.6%</td>
</tr>
<tr>
<td>Pastoral Care</td>
<td>4.8%</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Other observations:

a. Just over 50% of total expenses are allocated to building and administrative costs.
b. Music/Fine Arts represent the largest ‘ministry’ expense at 15% of overall expenses.
c. Spending on Music/Fine Arts is about 3x more than Youth/Family programming with the Matins program playing a key role in both areas.
d. Benevolences/outward facing financial flows do not consider any off-budget fundraising that flows through designated accounts.
e. We spend about 9% of our resources on general membership and communication, but almost all of the expense is geared toward communicating with existing members vs. potential members.
f. Funding provided through grants from the Foundation and fundraising activity generally occurs outside of the operating financials, which adds to the challenge of painting a true financial picture of the Church.

**Financial Picture – Foundation:** The Plymouth Foundation, which is a separate legal entity, was formed and exists to accept and invest contributions “for the direct benefit of Plymouth Church” (per the Foundation Articles of Incorporation). The Foundation is governed by a separate board of nine trustees, three each who are elected by the Congregation, Church Council, and Board of Trustees.

The Foundation has accumulated assets through contributions, as well as through net investment growth (interest, dividends, capital appreciation) from its invested funds. Due to strong market performance and distributions that have historically been well below investment returns, at least half of the assets of the Foundation are from capital gains and reinvested dividends/interest income. As of 6/30/21, the Foundation had combined assets of approximately $11.3 million, of which approximately $2.5 million is designated for the TiM program. Please see Exhibit C for a summary of the Foundation’s investment balances.
Distributions from the Foundation to fund needs and activities of Plymouth Church are made as
grants based on approving submitted grant requests. The current Foundation grant policy,
adopted in October 2017 following a two-year strategic planning process, was developed to
clarify the magnitude and types of grants that the Foundation would be making. The
Foundation’s grant policy organized distributions into three buckets: competitive, strategic,
and sustainability. Please see Exhibit D for further information about the grant categories. The
Foundation has substantial capacity to distribute funds within its existing bylaws and grant
policy. For example, the Foundation can award strategic grants annually up to 20% of funds in
excess of its competitive grant program and its defined level of sustainability funds. At current
levels, more than $500,000 per year could be approved for strategic grants.

Please see Exhibit E for a summary of the Plymouth Foundation’s distributions by category and
as a % of its assets each year. It should be noted that over the last 13 years, approximately 62%
of the Foundations distributions have been for capital and building improvements. FSSG also
notes that grant funding as a % of assets have ranged between 2.5% and 4% in 10 of the 13
years. The new grant policy and two capital campaigns (Rollins Tower, TiM Fruitful Change)
have lifted the asset distribution rate based on approved grant requests to 8.1% (2018) and
4.1% (2019). Data for 2020 is still being gathered and will be made available after this report is
submitted.

The Foundation should be viewed as a source of strength for Plymouth. Having the Foundation
intentionally clarifying and linking its funds distribution activity for the next few years to the
needed capital improvements, as well as to the implementation of the strategic plan and
member reengagement, is an important step in creating financial sustainability.

**Financial Picture – TiM Program**: The TiM program is fully funded for the rest of the decade via
gifts from the Fruitful Change capital campaign, market gains, and funds leftover from the pre-
2020 funding of the TiM program. Given the status of funding and financial sustainability for
the TiM program, FSSG did not spend time exploring financial issues related to the TiM
program.

**Building and Facilities**: The building and facilities are the primary vehicles through which
Plymouth serves the congregation and the community. The House and Space Committee of the
Board of Trustees reports that the building is generally in good condition and structurally
sound. While the building was closed during COVID, some painting, repair, and maintenance
work was completed. The original building was completed about 1930. Air conditioning was
added about 35 years ago. Several additions were made to the building in 1976 and 2003. The
building and equipment maintenance impact on the annual budget (excluding staff cost) is
$218,000, or about 10% of the expense base (including staff cost it is 31.3% as depicted in a
previous table). A portion of these expenses relate to deferred maintenance, emergency fixes
on aging infrastructure, and elevated costs of maintaining older property as items such as roofs
and mechanical systems wear out over time.
There are agreements with third parties for maintenance of elevators, building automation system, fire alarm system, and HVAC preventative maintenance. Larger projects such as the sanctuary renovation and tower restoration have been funded by a combination of grants from the Foundation and capital campaigns. Working with the House and Space Committee, a list of needed capital improvements and deferred maintenance has been developed, which will be referred to as the “Capital Projects Plan.” Please see Exhibit F for a most recent version of the Capital Projects Plan.

The Capital Projects Plan anticipates over $2.5 million in necessary capital investments over the coming years to continue to keep Plymouth’s building and facilities up to standard and attractive to the members and the public. The level of deferred maintenance is also a source of annual operating costs that are contributing to operating budget deficits. Funding the necessary capital improvements cannot come from annual giving at the levels of recent years. The Foundation and church membership will need to consider how to generously support the maintenance of the building and facilities.
FSSG Recommendations

The overall observation of the FSSG is that Plymouth Church is blessed with an unusually rich legacy of active membership, outstanding programming, and meaningful community involvement, as well as excellent facilities to support these activities. To honor its legacy and fully utilize its resources, Plymouth needs to regain momentum as an active, growing, and progressive congregation.

In the decades leading up to the current period, Plymouth’s programs, staff, and facilities expanded to meet the needs of its growing and active membership. Supporting the cost of maintaining these capabilities will require a concerted effort to welcome back and reengage existing members as COVID restrictions ease, and to provide a strategic offering of programs and activities that will draw new members to Plymouth.

Recommendation Detail:

The following section is intended to provide additional depth on the recommendations from the Executive Summary as well as some other recommendations that FSSG believes should be considered:

1) **Immediately ramp up engagement of existing members and focus on attracting and engaging new members:** FSSG recommends a focused outreach effort be undertaken to take advantage of post-COVID reopening, new senior minister hiring, new software platform, new bylaws, and new strategic plan, to reach out to all active members. The most expedient way to stabilize and reverse the trends in reduced pledge income is to ensure that our existing membership base is fully engaged, informed, and excited about the future of Plymouth in a personal way. We are aware that some work has started and strongly recommend that a thorough outreach plan be developed to engage the members and reconnect them to Plymouth. Expenses to implement the plan, outside of the operating budget, could be funded by one or more strategic grant requests to the Foundation. The following steps should be considered:

   1) A formal group consisting of members of the Board of membership, stewardship, Deacons, Foundation, and select staff should be formed and chartered to develop, fund, and execute an extensive membership outreach effort.

   2) The group should prepare talking points, parse out member lists, and establish a routine and timing for contacting 100% of members, with personalized communication through multiple formats.

   3) At a minimum, the member data should be verified and updated where needed. With the upgrade to the new Shelby platform, an improved and updated website, data usage and quality can be improved. A focused effort to validate
member data records is a foundational step toward understanding the true church membership.

By engaging our existing members outside of the usual stewardship cycle, sharing information, listening to their concerns, and answering their questions, FSSG believes we will maximize the opportunity that reopening presents as well as be more informed about our actual membership.

There is no question that the first step in returning to financial sustainability is taking the right steps to stem the reduction in membership and reengage our existing members. If it turns out that our true, active, membership base is substantially smaller than what the data shows today, then appropriate actions will need to be taken with regard to the size of the personnel of the Church.

2) **Orient Youth/Family, Music and Fine Arts, Christian Education, and Benevolence/Social Action programming and communication to attract new members.**

FSSG recommends activities should be thought of as opportunities to engage and recruit new members with appropriate metrics and accountability. FSSG recommends the following actions be considered:

1) Music and Fine Arts, Youth Ministry, and Christian Education should be considered core programs for attracting and retaining members. There are resources from recent task forces, sabbatical reports, and the strategic plan that point to areas of improvement and redesign. While beyond the scope of our work, FSSG recommends that a review of the organization and administration of the Music/Fine Arts, Christian Education, and Youth Ministry programs be undertaken to clarify roles and how to best orient the programs and staff towards membership retention and growth.

2) Continue to offer remote services, improved website, expanded livestream services, and develop other services designed to appeal to different audiences.

3) Create and fund one-off opportunities for younger members and friends to engage without longer term commitments. Examples include lawn concert series, food truck events, Habitat builds, field trips, etc.

4) We can be more proactive in telling our story in the community and creating opportunities for new members to participate in the activities of Plymouth.

3) **Enhance giving options and education for both the Foundation and the Church.**

Growing stewardship requires having the right combination of tools, education, and engagement. FSSG recommends the following actions be considered to enhance stewardship at Plymouth:
1) Plymouth needs to expand its giving/receiving capabilities. We recommend deepening the relationship with an organization like the Community Foundation of Greater Des Moines to expand its capabilities. Examples include further developing and communicating giving options such as estate gifts, Endow Iowa, donor advised funds, and separate designated buckets.

2) A formal membership education program needs to be developed and regularly communicated to members through a variety of forums. The education program should include clear information about the multitude of ways to give to Plymouth, types of designated giving, estate planning, how to use donor-advised funds, Endow Iowa funds, charitable remainder trusts, etc.

3) Aggressively solicit and encourage designated contributions and donor restricted funds and provide oversight measures to ensure that designated funds are spent and recognized in a manner that conforms to donor expectations.

4) The Board of Stewardship needs to develop regular engagement protocols with participating non-members and non-pledge givers.

5) The Church should consider how to create opportunities for designated gifts and to best maximize the level of bequests and inclusion of Plymouth in estate plans. Consulting with members who are interested to ensure that gifts can be designated appropriately (Church and Foundation), creating recognition for members making designated gifts or that have included Plymouth in their will, and recognizing the impact of bequests are all ways to raise awareness and the importance of including Plymouth in estate planning.

6) Plymouth should record and report aggregate giving to outside organizations and share such information with its members and, where appropriate, the broader community. Today, much of the fundraising and giving activity at Plymouth occurs outside of the operating financials.

7) Plymouth should overtly recognize where the Foundation is having an impact to its programs, building, and facilities. Recognition about the impact that the Foundation is having will help members see it as a vehicle that is making a difference at Plymouth.

Increasing the avenues for giving along with regular and clear education can serve to increase planned giving, as well as annual giving.

4) **Pursue recommendations of Stewardship Consultant.** Through a grant provided by the Plymouth Foundation, the Boards of Trustees and Stewardship have engaged a consulting firm to assist the boards, pastors, and staff in their work. The consultant will provide recommendations on how Plymouth can change its approach to stewardship
and fundraising to sustain the congregation in the future. The grant covers Phase 1 of the project which will collect data, interview staff, pastors, and members, and for the consultant to provide a report with their perspective and recommendations. The FSSG urges Plymouth to try their recommendations on a pilot basis for a few years. If we don’t like them or they don’t deliver expected results, they can be curtailed or eliminated.

5) **Refine and take advantage of short and medium-term Expense Reduction Initiatives.**
FSSG has identified areas of potential expense reduction and recommends that Trustees and staff take action to further quantify and execute plans to reduce expenses. The expense actions can be categorized in the following way:

Short term (0-6 months) actions totaling up to $112,500 in annual expense savings including:

i. Rethinking AMOS commitment – up to $12,500 annually.
ii. Moving more aggressively to paperless – up to $25,000 annually.
iii. Rethinking contributions to Our Church’s Wider Mission through in-kind office space or overall reduction – up to $25,000 annually.

Medium term (6-18 months) actions totaling up to $135,000 in annual expense savings including:

iv. Implementing maintenance and capital improvement schedule and removing deferred maintenance and capital expenditures from the operating budget – up to $100,000 annually.
v. Rebid certain maintenance contracts – up to $10,000 annually.
vi. Reevaluate personnel needs based on trends in membership and stewardship.

Detail of the expense actions can be found in Exhibit G.

A balanced budget should be developed for 2022. To the extent that there are unique trailing or one-time transition expenses to deliver a balanced budget, they should be clearly identified and funded consistent with existing operating reserve usage policies. These actions should occur regardless of financial situation. Executive/Church Council should charter a task force (or leverage Trustees) to pursue these recommendations and monitor their progress.

6) **Develop and execute multi-year plan to make necessary Capital Improvements to the Building and Organ and determine role of Foundation in providing financial support for the capital expenditures.** FSSG recommends that a group be formed consisting of members from Trustees, Building and Space Committee, the Plymouth Foundation, Stewardship, Music and Fine Arts, and staff. The group should determine the sequencing, budget, and sources of funding to pay for necessary capital expenditures that need to be completed over the next 10+ years as identified in the Capital Projects
Plan. Developing and executing such a plan will serve to bring the building and facilities up to standards and as well as to reduce future operating expenses. The Foundation’s role in funding these efforts will need to be coordinated and could be substantial. The following are additional components of FSSG’s recommendation:

1) Adopt the Capital Projects Plan and ensure it is updated annually and linked to the budget process via the Trustees and House and Space Committee. The Plan should be the basis of both annual planning and longer-term capital planning and clearly communicated within the Church and also with the Foundation. The Plan should include detailed projections for the next ten years, updated annually, and high-level projections for the following decade as well.

2) When a new capital purchase or building addition is made, ongoing operating, maintenance, and repair costs should be added to the Plan and included in future financial budgets and plans.

3) Implement a robust software system which tracks work orders, maintenance schedules, and input from congregants needs to be implemented.

4) Designated accounts in the Church and/or the Foundation should be established and utilized for the building as well as potentially specific items (eg the organ, solar panels, etc).

5) Unexpended annual budget funds for certain accounts should be placed into designated accounts for use in subsequent periods. The “use it or lose it” mentality suboptimizes spending and investment; this needs to end and be replaced. Consider shifting to an accrual method for unused funds to encourage long-term planning and to allow for strategic expenditures, thus ‘smoothing’ periodic expenses for certain accounts consistent with the Capital Projects Plan.

6) Consider that there may be appropriate situations to establish a quasi-endowment, fixed asset financing plans, or other mechanisms for funding besides capital campaigns.

7) Given the size of the asset base of the Foundation and the needs of the Church, the Foundation must consider what role it will play in funding the longer-term capital needs of the Church. Our review of the assets and historical grant patterns of the Foundation suggests that the Foundation has the resources to make significantly larger contributions going forward and that allocating 60-70% of its distributions over the next decade toward capital needs is consistent with prior giving.
8) Consider periodic competitive bidding on maintenance contracts for items such as elevator and HVAC maintenance including partnering with other nearby churches to leverage buying power.

9) Create and garner approvals for an updated Building Use Policy. The Building Use Policy should include a revised user fee schedule to cover costs of opening the building, security, cleaning, and any other event costs incurred in making the building available to an outside user. The Policy will also need to address the types of insurance coverage or indemnification for potential liabilities that will need to be in place to protect Plymouth.

In short, Plymouth needs to strengthen the linkage between the needs of the building, including the organ, and the financial capabilities of the Church and the Foundation by having a clear and regularly updated Capital Projects plan. Doing so will not only clarify the true ongoing cost of maintaining the building and facilities, but also serve to reduce the risk of crisis management taking hold and the level of operating expenses that are really capital expenses.
**Conclusion**

Plymouth can put itself on a path of financial sustainability by stabilizing and growing its member base, executing governance best practices, opening up additional avenues of giving, educating members about giving tools and options, making necessary expense reductions, and implementing a Capital Projects plan. Plymouth has significant assets to leverage during this time including devoted leaders, Foundation resources, talented staff, and generous members. Achieving financial sustainability will require diligence and focus along with strong governance. The FSSG believes that executing on the recommendations detailed throughout this report will serve to heighten the probability that Plymouth will be able to reach financial sustainability without deep cuts to personnel, services, outreach, and ministries.

FSSG considers the submission of the report to satisfy its charge as set out in its charter. To the extent any of us can be of further assistance, we stand at the ready to serve.

Respectfully submitted,

Mary Ann Beard  
Ed Bittle  
Franklin Codel  
Steve Jacobs  
Mark Schuling  
Joe Sorenson  
Dick Swanson

July 26, 2021
# Church Relationships

2289 is the # of members along with 41 Associate members. 1,000 of those 2,289 members haven’t attended or given financially in last 5 years.

There were 521 “giving” units for 2021. (this includes pledges and non-pledges—anything that could be tied back to a giver)

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Deceased</td>
<td>376</td>
</tr>
<tr>
<td>*Member – Completed Membership Course &amp; Agreed to Covenant</td>
<td>2289</td>
</tr>
<tr>
<td>*Member Associate – Dual Membership With Another Church</td>
<td>41</td>
</tr>
<tr>
<td>Member Not Confirmed – Under the Age of 19 &amp; Not Confirmed (At the age of 19 we will reach out and discuss their role with the church)</td>
<td>233</td>
</tr>
<tr>
<td>Misc. Contributor – Giving, But Not a Member</td>
<td>2</td>
</tr>
<tr>
<td>Misc. Trust Contributor – Giving Under a Trust (They may also be giving as a member)</td>
<td>37</td>
</tr>
<tr>
<td>Misc. Correspondence – Communication Only</td>
<td>31</td>
</tr>
<tr>
<td>Misc. Friend – No Intent to Become a Member, But Involved</td>
<td>4</td>
</tr>
<tr>
<td>Prospect – Potential Member</td>
<td>543</td>
</tr>
<tr>
<td></td>
<td>3556</td>
</tr>
</tbody>
</table>

*Only relationships that can vote
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pledges</td>
<td>1,794,128</td>
<td>1,771,971</td>
<td>1,796,359</td>
<td>1,529,159</td>
<td>1,500,000</td>
</tr>
<tr>
<td>Non-Pledge Gifts</td>
<td>312,955</td>
<td>320,366</td>
<td>231,087</td>
<td>290,988</td>
<td>260,000</td>
</tr>
<tr>
<td>Other Income</td>
<td>72,931</td>
<td>77,673</td>
<td>167,862</td>
<td>66,966</td>
<td>75,000</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>2,179,974</strong></td>
<td><strong>2,170,010</strong></td>
<td><strong>2,195,308</strong></td>
<td><strong>1,887,113</strong></td>
<td><strong>1,835,000</strong></td>
</tr>
<tr>
<td>Expenses:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Personnel Expense</td>
<td>1,421,284</td>
<td>1,469,940</td>
<td>1,329,815</td>
<td>1,406,545</td>
<td>1,449,643</td>
</tr>
<tr>
<td>Christian Education</td>
<td>12,875</td>
<td>12,080</td>
<td>16,808</td>
<td>4,831</td>
<td>5,000</td>
</tr>
<tr>
<td>Membership</td>
<td>2,896</td>
<td>2,416</td>
<td>4,171</td>
<td>2,027</td>
<td>2,000</td>
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<td>Music and Fine Arts</td>
<td>24,295</td>
<td>24,643</td>
<td>25,594</td>
<td>21,599</td>
<td>22,000</td>
</tr>
<tr>
<td>Benevolence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Our Church's Wider Mission</td>
<td>122,811</td>
<td>125,267</td>
<td>122,135</td>
<td>111,032</td>
<td>110,000</td>
</tr>
<tr>
<td>Other Benevolence</td>
<td>11,255</td>
<td>9,517</td>
<td>12,276</td>
<td>11,473</td>
<td>11,000</td>
</tr>
<tr>
<td><strong>Total Benevolence</strong></td>
<td><strong>134,066</strong></td>
<td><strong>134,784</strong></td>
<td><strong>134,411</strong></td>
<td><strong>122,505</strong></td>
<td><strong>121,000</strong></td>
</tr>
<tr>
<td>Christian Social Action</td>
<td>18,077</td>
<td>26,658</td>
<td>21,549</td>
<td>19,442</td>
<td>19,000</td>
</tr>
<tr>
<td>Other Boards/Committees</td>
<td>27,220</td>
<td>23,618</td>
<td>20,054</td>
<td>5,954</td>
<td>6,000</td>
</tr>
<tr>
<td>Building/Operations</td>
<td>520,314</td>
<td>519,881</td>
<td>514,936</td>
<td>561,865</td>
<td>479,000</td>
</tr>
<tr>
<td>All Other</td>
<td>9,858</td>
<td>11,945</td>
<td>11,589</td>
<td>5,221</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>2,170,885</strong></td>
<td><strong>2,225,965</strong></td>
<td><strong>2,078,927</strong></td>
<td><strong>2,149,989</strong></td>
<td><strong>2,108,643</strong></td>
</tr>
<tr>
<td>Net Income</td>
<td>9,089</td>
<td>(55,955)</td>
<td>126,381</td>
<td>(262,876)</td>
<td>(273,643)</td>
</tr>
<tr>
<td>PPP Forgiveness</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>207,000</td>
</tr>
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</table>

Net Income w/PPP Forgiveness: 66,643
<table>
<thead>
<tr>
<th>YEAR</th>
<th>BEGINNING FUND BALANCE</th>
<th>ACTUAL SURPLUS/(DEFICIT)</th>
<th>ENDING FUND BALANCE</th>
<th>ANNUAL OPERATING EXPENSES</th>
<th>FUND BALANCE AS % OF OPERATING</th>
</tr>
</thead>
<tbody>
<tr>
<td>'09</td>
<td>$243,937</td>
<td>$15,990</td>
<td>$259,927</td>
<td>$1,846,817</td>
<td>14%</td>
</tr>
<tr>
<td>'10</td>
<td>$259,927</td>
<td>$21,863</td>
<td>$281,790</td>
<td>$1,904,177</td>
<td>15%</td>
</tr>
<tr>
<td>'11</td>
<td>$281,790</td>
<td>$(24,975)</td>
<td>$256,815</td>
<td>$1,966,320</td>
<td>13%</td>
</tr>
<tr>
<td>'12</td>
<td>$256,815</td>
<td>$75,702</td>
<td>$332,517</td>
<td>$1,998,700</td>
<td>17%</td>
</tr>
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<td>'13</td>
<td>$332,517</td>
<td>$(4,094)</td>
<td>$328,423</td>
<td>$2,063,526</td>
<td>16%</td>
</tr>
<tr>
<td>'14</td>
<td>$328,423</td>
<td>$17,773</td>
<td>$346,196</td>
<td>$2,076,486</td>
<td>17%</td>
</tr>
<tr>
<td>'15</td>
<td>$346,196</td>
<td>$9,820</td>
<td>$356,016</td>
<td>$2,053,098</td>
<td>17%</td>
</tr>
<tr>
<td>'16</td>
<td>$356,016</td>
<td>$128,044</td>
<td>$484,060</td>
<td>$2,029,212</td>
<td>24%</td>
</tr>
<tr>
<td>'17</td>
<td>$484,060</td>
<td>$9,089</td>
<td>$493,149</td>
<td>$2,173,928</td>
<td>23%</td>
</tr>
<tr>
<td>'18</td>
<td>$493,149</td>
<td>$(55,955)</td>
<td>$437,194</td>
<td>$2,226,594</td>
<td>20%</td>
</tr>
<tr>
<td>'19</td>
<td>$437,194</td>
<td>$116,481</td>
<td>$553,675</td>
<td>$2,078,926</td>
<td>25%</td>
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<tr>
<td>'20</td>
<td>$553,675</td>
<td>$(262,876)</td>
<td>$290,799</td>
<td>$2,127,629</td>
<td>14%</td>
</tr>
<tr>
<td>'21</td>
<td>$290,799</td>
<td>$(66,643)</td>
<td>$224,156</td>
<td>$2,127,666</td>
<td>11%</td>
</tr>
</tbody>
</table>

### 2020-2022 Projected Deficits with PPP Forgiveness in 2021

![Graph showing fund balance as % of operating expenses over the years 2009 to 2021.](image)

$329,519
Portfolio review
as of June 30, 2021

Asset allocation review

<table>
<thead>
<tr>
<th></th>
<th>Value on 06/30/2021 ($)</th>
<th>% of Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Cash</td>
<td>395,450.46</td>
<td>3.51</td>
</tr>
<tr>
<td>Cash</td>
<td>395,450.46</td>
<td>3.51</td>
</tr>
<tr>
<td>US</td>
<td>395,450.46</td>
<td>3.51</td>
</tr>
<tr>
<td>B Fixed Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>US</td>
<td>3,150,127.73</td>
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<tr>
<td>US Fixed Income</td>
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<td>Government</td>
<td>355,926.49</td>
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<td>Corporate IG Credit</td>
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<tr>
<td>Corporate High Yield</td>
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<td>International</td>
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<td>Developed Markets</td>
<td>69,164.23</td>
<td>0.61</td>
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<tr>
<td>C Equity</td>
<td>7,721,414.87</td>
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<tr>
<td>US</td>
<td>5,998,904.51</td>
<td>53.24</td>
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<tr>
<td>Large Cap</td>
<td>3,097,730.35</td>
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<tr>
<td>Mid Cap</td>
<td>1,848,660.07</td>
<td>16.41</td>
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<tr>
<td>Small Cap</td>
<td>1,052,514.09</td>
<td>9.34</td>
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<tr>
<td>International</td>
<td>1,722,510.36</td>
<td>15.29</td>
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<tr>
<td>International</td>
<td>151,828.30</td>
<td>1.35</td>
</tr>
<tr>
<td>Developed Markets</td>
<td>1,505,592.93</td>
<td>13.36</td>
</tr>
<tr>
<td>Emerging Markets</td>
<td>65,089.13</td>
<td>0.58</td>
</tr>
<tr>
<td>D Commodities</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>E Non-Traditional</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>F Other</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Total Portfolio</td>
<td>11,266,993.06</td>
<td>100%</td>
</tr>
</tbody>
</table>

Balanced mutual funds represented in multiple asset classes based on Morningstar allocations
Pending investments as of 06/30/2021: $0.28
Pooled investment cash allocation: $774.44

Portfolio value and investment results

<table>
<thead>
<tr>
<th></th>
<th>MTD</th>
<th>OQT</th>
<th>YTD</th>
<th>5 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>05/31/2021 to 06/30/2021</td>
<td>03/31/2021 to 06/30/2021</td>
<td>12/31/2020 to 06/30/2021</td>
<td>06/30/2016 to 06/30/2021</td>
</tr>
<tr>
<td>Opening value</td>
<td>11,305,441.31</td>
<td>10,788,157.01</td>
<td>10,396,193.30</td>
<td>6,104,369.34</td>
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<tr>
<td>Net deposits/withdrawals</td>
<td>-95,782.96</td>
<td>-70,538.67</td>
<td>-97,417.10</td>
<td>643,313.17</td>
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<tr>
<td>Div./Interest income</td>
<td>29,036.40</td>
<td>56,246.11</td>
<td>103,679.97</td>
<td>948,688.92</td>
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<tr>
<td>Change in accr. interest</td>
<td>-1,237.89</td>
<td>-386.87</td>
<td>-1,201.42</td>
<td>3,105.81</td>
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<tr>
<td>Change in value</td>
<td>29,536.20</td>
<td>493,515.48</td>
<td>865,738.31</td>
<td>3,567,515.83</td>
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<tr>
<td>Closing value</td>
<td>11,266,993.06</td>
<td>11,266,993.06</td>
<td>11,266,993.06</td>
<td>11,266,993.06</td>
</tr>
<tr>
<td>Net Time-weighted ROR</td>
<td>0.51</td>
<td>4.92</td>
<td>8.98</td>
<td>10.51</td>
</tr>
</tbody>
</table>

Net deposits and withdrawals include program and account fees.
Pending investments as of 06/30/2021: $0.28

Sources of portfolio value

<table>
<thead>
<tr>
<th></th>
<th>$ Millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/02</td>
<td>2</td>
</tr>
<tr>
<td>12/04</td>
<td>4</td>
</tr>
<tr>
<td>12/06</td>
<td>6</td>
</tr>
<tr>
<td>12/08</td>
<td>8</td>
</tr>
<tr>
<td>12/10</td>
<td>10</td>
</tr>
<tr>
<td>12/12</td>
<td>12</td>
</tr>
<tr>
<td>12/14</td>
<td>14</td>
</tr>
<tr>
<td>12/16</td>
<td>16</td>
</tr>
<tr>
<td>12/18</td>
<td>18</td>
</tr>
<tr>
<td>06/21</td>
<td>20</td>
</tr>
</tbody>
</table>

Market Value --- Net amount you invested (net of fees)

Past performance does not guarantee future results and current performance may be lower/higher than past data presented.
Pending investments reflect securities or cash which have not yet been allocated.
The Plymouth Foundation approved its current Grant Policy in October 2017, effective in 2018. This policy, the result of a two-year strategic planning process, was developed to provide a platform for the Plymouth Foundation to make a more significant impact and breathe new life into the ministry and programs of Plymouth Church. According to the Grant Policy, the Foundation may award financial grants for the support of Plymouth ministry, programs and projects in three categories: competitive grants, strategic grants and sustainability grants.

**Competitive grants** will be awarded to fund ministries, programs and projects that are supported by and consistent with the mission of the Church, but not within the normal budget for operating expenses. Competitive grant applications will be reviewed, voted on by the Board and awarded two times per year. The application deadlines are April 1 and October 1.

**Strategic grants** can be used to support special programs, capital improvements or other projects considered high priorities for the church, consistent with the outcomes of its strategic planning process, but not readily funded through the operating budget. Strategic grant applications may be submitted at any time and must be signed and endorsed by the chair of an official board or committee of the Church, as well as by the Senior Minister.

**Sustainability Funds** are reserved to support the basic ministry and activities of the Church during times of unusual financial distress. The Sustainability Fund will also provide investment income grant program and the capacity to award strategic grants. Funds may only be made available with approval of at least 75% of the Foundation Board members and 75% of the Church Council members.
## Plymouth Foundation Grant Summary 2007-2020 - By Category

Grants reported by year of approval, not funding. Amounts reported as disbursed, not as approved, except as noted.

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Membership/Communications</td>
<td>$7,806</td>
<td>$21,829</td>
<td>$6,175</td>
<td>$9,001</td>
<td>$7,380</td>
<td>$4,467</td>
<td>$9,378</td>
<td>$16,739</td>
<td>$20,000</td>
<td>$22,350</td>
<td>$36,739</td>
<td>$20,000</td>
<td>$22,350</td>
<td>$36,739</td>
<td>$99,844</td>
<td>4.00%</td>
</tr>
<tr>
<td>Music &amp; Fine Arts</td>
<td>$1,400</td>
<td>$5,000</td>
<td>$3,414</td>
<td>$5,000</td>
<td>$9,597</td>
<td>$10,000</td>
<td>$10,294</td>
<td>$13,843</td>
<td>$6,541</td>
<td>$1,300</td>
<td>$9,448</td>
<td>$7,200</td>
<td>$16,350</td>
<td>$20,300</td>
<td>$113,933</td>
<td>4.5%</td>
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<tr>
<td>Youth Programs/Christian Education</td>
<td>$30,000</td>
<td>$11,453</td>
<td>$3,000</td>
<td>$6,124</td>
<td>$29,858</td>
<td>$9,448</td>
<td>$7,200</td>
<td>$16,350</td>
<td>$20,300</td>
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<td></td>
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</tr>
<tr>
<td>Social Action/Community Outreach</td>
<td>$37,050</td>
<td>$9,380</td>
<td>$14,307</td>
<td>$47,047</td>
<td>$12,000</td>
<td>$100,000</td>
<td>$130,607</td>
<td>$99,000</td>
<td>$70,732</td>
<td>$75,475</td>
<td>$300,000</td>
<td>$200,000</td>
<td>$1,091,604</td>
<td>$462,176</td>
<td>43.8%</td>
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</tr>
<tr>
<td>Building Maintenance and Repair</td>
<td>$75,000</td>
<td>$76,752</td>
<td>$71,574</td>
<td>$47,497</td>
<td>$35,998</td>
<td>$86,153</td>
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<td>$6,850</td>
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<td>$6,850</td>
<td>$6,850</td>
<td>$462,176</td>
<td>43.8%</td>
<td></td>
</tr>
<tr>
<td>Real Estate/Building Construction</td>
<td>$17,840</td>
<td>$51,305</td>
<td>$7,000</td>
<td>$13,745</td>
<td>$11,000</td>
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</tr>
<tr>
<td>Personnel</td>
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<tr>
<td>Total Grants Approved</td>
<td>$122,316</td>
<td>$124,415</td>
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<td>$117,050</td>
<td>$135,889</td>
<td>$160,454</td>
<td>$192,952</td>
<td>$143,686</td>
<td>$172,324</td>
<td>$223,301</td>
<td>$591,741</td>
<td>$267,150</td>
<td>$2,508,250</td>
<td>100.0%</td>
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</tr>
<tr>
<td>Grants Approved as Percent of Assets</td>
<td>3.0%</td>
<td>2.7%</td>
<td>3.1%</td>
<td>4.4%</td>
<td>2.8%</td>
<td>3.1%</td>
<td>3.4%</td>
<td>3.5%</td>
<td>2.5%</td>
<td>2.9%</td>
<td>3.7%</td>
<td>3.1%</td>
<td>4.1%</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Return on Investments</td>
<td>8.0%</td>
<td>-27.8%</td>
<td>25.2%</td>
<td>14.5%</td>
<td>-2.8%</td>
<td>12.0%</td>
<td>10.0%</td>
<td>5.6%</td>
<td>-0.9%</td>
<td>8.1%</td>
<td>14.8%</td>
<td>-5.7%</td>
<td>18.3%</td>
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DRAFT 5/8/2021
## Plymouth Church
### 10-Year Capital Projects Plan
**Prepared: July, 2021**
All costs are in current dollars.

<table>
<thead>
<tr>
<th>Item</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>2026</th>
<th>2027</th>
<th>2028</th>
<th>2029</th>
<th>2030</th>
<th>2031</th>
<th>2032-2041</th>
<th>20-YR TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organ &amp; other musical items</td>
<td>$19,500</td>
<td>$529,500</td>
<td>$224,500</td>
<td>$69,500</td>
<td>$19,500</td>
<td>$29,500</td>
<td>$19,500</td>
<td>$139,500</td>
<td>$19,500</td>
<td>$29,500</td>
<td>$19,500</td>
<td>$1,119,500</td>
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<tr>
<td>Technology/AV</td>
<td>$139,473</td>
<td>$136,000</td>
<td>$105,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$20,000</td>
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<td>$20,000</td>
<td>$5,000</td>
<td>$20,000</td>
<td>$5,000</td>
<td>$450,473</td>
</tr>
<tr>
<td>Tower</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$5,000</td>
<td>$55,000</td>
</tr>
<tr>
<td>Parking maintenance</td>
<td>$312,000</td>
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<td>$313,500</td>
<td>$2,000</td>
<td>$650,000</td>
<td>$1,609,500</td>
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<tr>
<td>Grounds maintenance</td>
<td>$82,650</td>
<td>$85,650</td>
<td>$51,650</td>
<td>$49,150</td>
<td>$46,650</td>
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<td>$46,650</td>
<td>$61,650</td>
<td>$46,650</td>
<td>$490,000</td>
<td>$1,055,000</td>
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<tr>
<td>Fire &amp; Life safety</td>
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<td>$18,700</td>
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<td>$3,700</td>
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<td>$3,700</td>
<td>$3,700</td>
<td>$52,000</td>
<td>$104,000</td>
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<tr>
<td>Sanctuary</td>
<td>$684,250</td>
<td>$6,750</td>
<td>$36,750</td>
<td>$7,750</td>
<td>$6,750</td>
<td>$34,250</td>
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<td>$157,750</td>
<td>$6,750</td>
<td>$379,500</td>
<td>$1,364,000</td>
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<tr>
<td>1926 Addition</td>
<td>$73,250</td>
<td>$1,250</td>
<td>$1,250</td>
<td>$26,250</td>
<td>$1,250</td>
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<td>$1,250</td>
<td>$1,250</td>
<td>$1,250</td>
<td>$28,500</td>
<td>$138,000</td>
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<tr>
<td>1978 Addition</td>
<td>$48,250</td>
<td>$33,250</td>
<td>$33,250</td>
<td>$43,250</td>
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<td>$763,250</td>
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<td>$3,250</td>
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<td>2003 Addition</td>
<td>$49,250</td>
<td>$370,250</td>
<td>$39,250</td>
<td>$41,250</td>
<td>$40,750</td>
<td>$39,250</td>
<td>$43,750</td>
<td>$40,750</td>
<td>$41,250</td>
<td>$39,250</td>
<td>$447,250</td>
<td>$1,242,250</td>
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<tr>
<td><strong>GRAND TOTAL</strong></td>
<td>$1,412,323</td>
<td>$1,176,350</td>
<td>$512,350</td>
<td>$247,850</td>
<td>$470,850</td>
<td>$229,850</td>
<td>$892,850</td>
<td>$278,850</td>
<td>$621,850</td>
<td>$142,350</td>
<td>$2,178,000</td>
<td>$8,163,473</td>
</tr>
</tbody>
</table>

**NOTE:** The plan costs do NOT include any allowance for needed architects, engineers, and/or other consultants respective to any project.

It is not unusual for a plan like this to include contingency of 10%-15% annually.

**NOTE:** The plan should be reviewed and updated at least annually.

**NOTE:** For the sake of transparency there needs to be an annual reconciliation of actual expenditures with the planned expenditures.

**NOTE:** The plan does not include costs and expenses for possible relocation of personnel or programs for operational or program improvement or efficiency.

**NOTE:** The plan does not include annual recurring costs for employee wages and benefits, utilities, and other operational general budget items.

**NOTE:** The plan does not include any allowance for requirements that may increase costs due to being in an historical neighborhood.
<table>
<thead>
<tr>
<th>FSSG - Workstream 1 - Expense &amp; Personnel Ideas - DRAFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action Item - Near Term [0-6 mos.]</td>
</tr>
<tr>
<td>General Administrative</td>
</tr>
<tr>
<td>General Admin, Ministry (Internal)</td>
</tr>
<tr>
<td>Ministry (External)</td>
</tr>
<tr>
<td>Ministry (External)</td>
</tr>
<tr>
<td>Membership/Communication</td>
</tr>
<tr>
<td>Building (Daily)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FSSG - Workstream 1 - Expense &amp; Personnel Ideas - DRAFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action Item - Mid Term [6 mos. plus]</td>
</tr>
<tr>
<td>Estimated Impact</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
</tr>
<tr>
<td>Building (Capital)</td>
</tr>
<tr>
<td>Building (Capital)</td>
</tr>
<tr>
<td>Ministry (Internal)</td>
</tr>
<tr>
<td>TIM</td>
</tr>
<tr>
<td>General Administrative</td>
</tr>
</tbody>
</table>

Plymouth spends approximately $50,000 on printing, copier costs, paper, postage, etc. Moving quarterly statements online, having worship bulleting accessible on devices, moving pledges online, and challenging any mass mailing could reduce these costs by 50%. We recognize that some will only access via mail, but today moving to "electronic only" isn't an option. It needs to be.

By combining boards - such as social action and benevolences, or membership and stewardship, staff time is freed up and coordination requirements are reduced.

After many years, Plymouth should assess the commitment to the AMOS program. Is it drawing in new members and raising Plymouth's stature in the community? If so, how? What does Plymouth get out of the program for its investment?

Rationalize and assess the formula and approach for funding Our Church's Wider Mission.

Plymouth spends about 7% of its personnel budget on communications. We need to rethink our approach to communication - especially the balance between internal and external communication. Recommend that an assessment of who does what in the communication team be done in order to rescope roles and rethink approach. The assessment should also include how the Church communicates giving opportunities to its members and what entity (Church, Foundation, Both) should lead that messaging.

A building use policy needs to be written. Building use fees need to be established commensurate with actual custodial costs including utilities, insurance, wear/tear, etc. Policy may include standards for renters insurance coverage.

A substantial portion of the Building Repair and Maintenance is actually deferred maintenance, capital equipment purchases and expenses, or repairs for equipment that is beyond its useful life. Completing life cycle replacement in a timely manner and funding a sinking account for appropriate maintenance will serve to reduce the expense flow that is considered operations.

Are there long term contracts (eg, Waldinger) that need to be rebid?

When Carl retires, Plymouth should consider whether a full time organist is needed and whether and how the funds could be saved or redeployed into other areas of the music/fine arts or youth programming.

Are there activities that can be explicitly included in the TIM assignments that can both provide meaningful experiences for the TIM and reduce expenses? Examples: TIM to lead certain youth programs, spend x hours per week supporting social media and communication, spend x hours on business analysis.

As the Church welcomes a new senior minister an assessment of who or whom amongst staff own the Church’s strategies to attract new members, and engage current members in volunteer and giving opportunities. This is done in collaboration with the appropriate church committees.
Plymouth Congregational Church
Des Moines, Iowa

by

horizons

Norma Quinn
Vice President

Craig Miller
Senior Vice President
INTRODUCTION

Norma Quinn and Craig Miller from Horizons Stewardship conducted a Next Level Generosity Discovery for Plymouth Congregational Church, Des Moines, IA, in May 2021. The study was to help the church gain a clearer picture of its current stewardship practices. Also, the study was designed to give concrete prescriptions specifically geared to increasing generosity among those who attend Plymouth and build on the church’s mission.

The analysis included a review of historical church data, current financial data, examining the church’s website and communication tools, reviewing promotional materials provided by the church, and personal interviews with key staff members and lay people. Conversations were also conducted with Plymouth’s key leaders.

Plymouth’s history in Des Moines is long. The predecessors first met as Plymouth Congregational Church in 1857, joining the national United Church of Christ in 1957, and celebrated their 150th anniversary in 2007. During that time, they have been known as Plymouth Congregational Church, Plymouth United Church of Christ, and Plymouth Church for brevity…but they claim fundamental beliefs have remained the same. Love of God and Neighbor.

We are grateful for the hard work and diligence of staff and lay leaders who provided significant personal insights as well as materials for our review. Thank you for the privilege of working with Plymouth for the purposes of this analysis. May God’s blessings be upon you as you move forward to the next level of generosity.
Philanthropy in America in the 21st century is highly competitive. With over 1.5 million non-profits and churches, survival of the fittest is borne out time and time again. Today’s donors are selective and very questioning of charities and churches alike in determining where their dollars should go. Statistics indicate nonprofits are gaining traction and the giving to religious organizations is declining (GivingUSA 2019 Report). Today’s church must not only seek to develop a giver out of a non-giver, but to become the preference for gifts from those already inclined to give. Churches that do both will thrive. Those that do not may find themselves increasingly cut out of the charitable giving pie.

George Barna, America’s premier church researcher, commented in his report on Christian financial stewardship that, “once a church establishes itself as being trustworthy in people’s minds, it will raise a minimal amount of money from attenders. However, to significantly increase people’s willingness to give generously, a church must speak to the issues that get people excited. The leader, first and foremost, must present a compelling vision for the ministry – not simply keeping the doors open and the programs running, but a clear and energizing goal that describes how lives will be transformed by the church if people contribute their time, money and skills. Related to that vision,” Barna continued, “the church must then impress potential givers with its ability to minister in ways that are efficient, effective, satisfying urgent needs, providing personal benefits, and incorporating givers into the heart of the effort to bring about serious life-change. Most donors give a modest sum of money out of habit, guilt or hope, but are not moved to share or sacrifice in a bigger way because they do not sense that the church is revolutionizing the community.”

Barna went on to say, “continuing to raise funds the same way they always do – generic pledging campaigns, asking people to pray about giving, talking about people’s responsibility for funding the operations and programs of the church – will simply generate the same lukewarm response from congregants. The availability of funds and the willingness to invest in meaningful ministry does not automatically lead to increased giving by churched people. It’s a highly competitive market for funds, with more than one and a half million non-profit organizations vying for donor dollars. The organizations that will do well in this area are those that understand why they exist and how to motivate donors to get on-board with distinctive and impactful activity that stimulates people to give beyond the normal one or two percent that is given without much thought or sacrifice.”

Successful churches are clear on their God-given mission of changing lives; they know why they exist and how to communicate their vision in a way that inspires members to participate and invest in what God is doing through the church.

When the vision is present and being clearly communicated, people must be in worship to hear it. In our experience, one of the most effective strategies to increase worship attendance is to involve people in small groups (Sunday school or life/community groups). It is also in these groups that life-changing discipleship is most observed.
When you study rapidly growing churches today, it is rare to find one that does not excel in all of the following six areas. Even if one area is under-developed, it tends to impact growth and the church’s ability to live out its mission. They are:

1. Relevant worship.
2. High levels of small group participation.
3. Excellent children’s programming, especially on Sunday morning.
4. High levels of hands-on mission involvement.
5. A “market-oriented customer service” mentality.
6. Communicating to connect people to Christ more than just connecting them to the church.

In order for the church to be fruitful in its mission, it is imperative that the leadership of the church understands where God is leading the congregation and that the vision is communicated clearly and broadly.

Successful churches understand and design their financial stewardship efforts with firm knowledge of the impact that clarity of vision and life-changing ministry has on the generosity of their donors.

**TOP THREE REASONS WHY PEOPLE GIVE**

Top three reasons why people give to one organization over another:

1. **Belief in the Mission** – People continue to respond in survey after survey that the number one reason they chose a certain charity was the impact they perceived it had on lives. People give big gifts to big dreams that offer the promise of making a big difference in people’s lives.

2. **Respect for Leadership** – People give to people, not institutions. Gifts increase markedly when donors have a high level of confidence in the people who will control the donation. Building strong relationships between key staff and donors is vital.

3. **Fiscal Responsibility** – People give to thriving charities. They respond poorly to “save the sinking ship” appeals. Givers need to know their contributions were used well and for the purposes intended. Accountability is important, as is making sure the message is being heard by the right people.

These three values consistently surface as the reasons people choose to give to one organization over another (Panas), but we also know that people give to the church because they learn and embrace the biblical principles of stewardship, giving, and generosity (these words are not synonymous). When they grow in their relationship with God, they live an outwardly-focused life, in other words, a generous life. So, these three things must be present in order to be the recipient of people’s giving, but they must be coupled with consistent biblical teaching about generosity, as well as defined expectations for living the life of a disciple.
SEVEN CHARACTERISTICS OF CHURCHES THAT KNOW HOW TO THRIVE IN THE 21ST CENTURY

Lyle Schaller’s seven characteristics of churches that know how to thrive in the 21st century philanthropy marketplace:

1. They learn how to ask. They take the initiative.
2. They talk about life-change and ministry impact rather than the budgetary needs of the institution.
3. They specifically train key staff and laity in how to share the mission and vision.
4. They are credible, honest, and transparent.
5. They are constant in developing and deepening relationships with donors.
6. They offer donors choices.
7. They know how to say thank you.

MISSION STATEMENT AND JOURNEY OF PLYMOUTH

The purpose of Plymouth Church is to bind together followers of Jesus Christ to share in the worship of God.

Plymouth’s mission is to grow in love of God and neighbor.

Inclusiveness and acceptance are guiding principles of Plymouth. Whoever you are, wherever you are on life’s journey, you are always welcome at Plymouth.

Plymouth’s motto, as expressed by former Senior Pastor Stoddard Lane (1929 – 1943):

“We agree to differ. We resolve to love. We unite to serve.”
STATISTICAL INFORMATION

General Statistical Information as of December 2020:

- Average Worship Attendance – 617
- Members – 2,518
- Households Pledging – 608
- Households Contributing, not pledging – 160
- Worship services –
  - 5:30 PM Saturdays Outdoor Casual Service
  - 9:00 AM Sundays Sanctuary Service
  - 11:00AM Sundays Sanctuary Service
- Church Management Software – Shelby Next
- 2020 receipts to the operating budget (pledged and non-pledged)— $1,820,000
- 2020 Budget— $2,159,748
- 2021 Budget— $2,108,643
- Financial Year – January 1-December 31
### 2017-2021 (To Date) Statistical Data

#### Operating Budget Giving (1)

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<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021 (Budget)</th>
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#### Number of Contributing Households (giving but not pledging)

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#### Number of Pledging Households

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<th>2019</th>
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#### Amount Pledged

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<th>2019</th>
<th>2020</th>
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</tr>
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<td>$1,604,261</td>
<td>$1,752,767</td>
<td>$1,821,561</td>
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#### Average Worship Attendance

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<th>2018</th>
<th>2019</th>
<th>2020</th>
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<td></td>
<td>768</td>
<td>711</td>
<td>647</td>
<td>617</td>
<td>-----</td>
</tr>
</tbody>
</table>

(1) Amounts do not include gifts to Capital Campaigns or bequests.
Operating Budget Giving

2017  2018  2019  2020  2021

Number of Contributing Households (giving but not pledging)

2017  2018  2019  2020  2021
In 2020, Plymouth had 765 contributing households giving $2,500,651 to Operations. Additional offerings were made through plate giving and special appeals and offerings. Compare this to 2019 when 933 contributing households giving $3,026,018. The impact of COVID-19 has had an obvious effect on giving. In 2020, Eighty-six percent (86%) who contribute less than $5,000 account for 33% of total income. Twenty percent (20%) of income is contributed by fifteen (15) households who contribute $25,000 or more. The median contribution is $1,400.

**GENERAL OBSERVATIONS AND CONSISTENT THEMES**

(FROM INTERVIEWS AND RESEARCH)

1. The most recent capital campaign was completed in 2020. The church has no debt.
2. Individual giving data is available to the Senior Pastor upon request. There appears to be no regular mechanism to keep the Pastoral Staff informed of giving patterns.
3. Impact stories are shared on occasion, but almost never in the context of worship.
   
   **Sample comments**
   - Impact stories are not shared in worship but are occasionally mentioned in other places.
   - The celebration, at best, is a pulpit announcement or an article in a newsletter.
• A previous Sr. Minister instilled in us the love of giving and encouraged us to increase that love each year. During the pandemic we hardly ever talked about giving. It was not called out as a part of worship with a link or a statement as to why. We are wholly sad at asking for that commitment and therefore the budget reflects that.

• Insecurity and increased deeds of others. Hungry children haunt me, so Food Banks have become major recipients of our charitable dollars.

• Perhaps it isn't that it is too little, but more about HOW we are reaching out or highlighting giving. Perhaps highlighting how the dollars have been spent. Sharing about the good the financial impact makes on our missions. Keeping the financial presence present. Staff needs to be comfortable talking about money and making the ask.

4. The new financial staff appears to be extremely competent and highly committed to the church and its mission.

5. Plymouth clergy and staff have set a high bar for their work. It was suggested that the congregation expects excellence and clergy, and staff strive to meet these high expectations.

6. There was a strong affirmation of the Annual Meeting as a place to learn about ministries and receive financial information.

7. There is a great appreciation for the Foundation and its potential. There is confusion about the relationship between the Foundation and the church’s financial matters.

8. There is a resistance to offering stewardship education to children, youth, or adults.

Sample comments

• If we focused on teaching stewardship, it would take away from what we do.

• Plymouth is not comfortable asking for money, nor really explaining what those dollars do not only in Plymouth but in the community. It’s hard. And I get that. But our financial situation reflects it.

• I think some sort of Sunday forum might be needed. Maybe the church does this and it’s my own fault for not attending. I am not aware of this if they do it.

• Way too little. It is almost never discussed and poorly understood by the majority of the congregation.

9. Administrative processes and committees at Plymouth seem to be cumbersome and complex. Horizons experience in scheduling interviews and obtaining data reflected this inability to act nimbly.

10. There is no expectation that staff (who are members) or new members be pledgers or givers to Plymouth.

Sample Comments

• We haven’t talked to new members about stewardship in over 20 years.

• Not thought about that. Teaching about financial generosity needs to be done so that it is not just a guilt trip to prompt giving.
11. There appears to be no encouragement of gifts of appreciated securities, required minimum distributions from IRA’s, donor advised funds or similar non-cash methods.

Sample Comments

- The church lacks vehicles for planned giving, alternative asset giving. The church has failed to properly chart a financial path forward which clearly includes the role of the Foundation in its longer-range planning. The Foundation is too passive.
- We are careful to make our contributions from my IRA.
- Less cash more donor advised fund.

12. Personalized giving statements are mailed or emailed quarterly. These statements seldom include any expression of gratitude or additional stories about the impact of giving.

13. Financial data is available during Committee meetings and to other leadership groups. It is available to the congregation-at-large but is not actively distributed other than at the Annual Meeting.

14. There is no strategy for identifying and thanking first time donors, nor is there a plan to identify and provide pastoral care for lapsed donors.

15. There are multiple additional financial asks conducted regularly throughout the year. These include a variety of “capital” asks, the TiM program, and various outreach ministries.

16. The offering time does not seem to focus on giving or ministry impact. It appears to be seen as a musical component of the service or as a “break” in the liturgy.

17. The language around stewardship is very inconsistent and does not seem to be well understood. The suggestion of a “modern tithe” seems to have contributed to this confusion about terminology and understanding.

Sample comments

- The current culture of giving is more transactional than spiritual or transformational.
- I think we have an opportunity to better tell our story of impact in the community of DSM and abroad. I feel we miss the mark on educating members of the congregation and those who have interest in joining Plymouth that pledges don’t just run the church but support so many good works, i.e. refugees, food pantries, etc. Our congregation’s dollars go farther by giving together.
- Our giving is based more on a commitment to philanthropy than a call to discipleship.

18. The current pastoral transition and search for a new Senior Pastor has created anxiety and inertia. Expectations are high that the new Senior Pastor will make a positive impact on the church.

19. The church’s financial and membership data seems to be inaccurate, incomplete, and hard to access. There is an awareness of this, and steps are being taken to “clean up” the data and make it more accessible.

20. Of those responding to the online survey, 71% indicated that Plymouth is NOT included in their estate planning.
21. Several described other nonprofits that had done an excellent job of reporting their use of contributions through stories, videos, and descriptions of impact. This was contrasted with the limited feedback received for gifts to the church.

Sample Comments

- I’d chosen “kinda”—every pledge drive year the packets sent out contain a pie graph breakdown of the church’s finances and I’d glance at it. Still not as informed as I should be about where the money goes; the role of pledges; the role of the foundation but that may be my fault more than the church’s.

- I feel as informed as what I am able to understand. We have a very complicated financial infrastructure.

- I believe that financial information is shared pretty regularly with church lay leaders (boards and church council), but I do not believe that same information is available to the overall congregation.

- I receive information on Plymouth’s financials but without context or explanation. This makes me feel ill-informed and frustrated.

22. Plymouth offers electronic giving opportunities including online donations, and ACH. Weekly bulletins include a QR Code that takes the giver to a giving page. In 2020, 27% of giving was done online and electronic giving. A contribution made through the church’s website generated the following response:
An email acknowledgement of the donation was sent by PayPal:
You donated $5.00 USD to Plymouth Congregational Church of the United Church of Christ, Des Moines, Iowa

Donation Details

Date: July 15, 2021
Transaction ID: 5196-3469-3141-8313
Purpose: Donate to Plymouth Congregational Church of the United Church of Christ, Des Moines, Iowa
Donation to: Plymouth Congregational Church of the United Church of Christ, Des Moines, Iowa
Donation from: nquinn@horizons.net
Donation amount: $5.00 USD

There was no option for Text-To-Give.
KEY AREAS TO CONSIDER FOR A NEXT LEVEL GENEROSITY STRATEGY

At Horizons, we have identified the components or strategies in those churches that are intentional and strategic with respect to growing their overall culture of stewardship, giving, and generosity. It has also been our experience that it takes three to five years for a church to fully integrate strategies that will impact their culture.

For Plymouth, we have identified what we believe to be the most impactful strategies.

1. **ESTABLISH A GENEROSITY TEAM**

   Establish a Generosity Team to give leadership to this ministry. This team is normally distinct from the Finance Team and the Stewardship Team because of the interdisciplinary scope of the work. This team will generally include representatives from Ministry Staff, Spiritual Formation, Missions, Communication, Finance, and different worship services. The staff members will offer leadership and serve as a “bridge” to their area(s) of ministry.

   Dr. Scott McKenzie, a partner with Horizons Stewardship has outlined the following five things a Generosity Team should do:

   1. **Learn the fundamental importance of generosity.** Offer generosity/stewardship study materials for all age groups and make stewardship education a priority.
   2. **Connect giving with the church’s ability to accomplish its mission and vision.** Frequently tell stories of how your church is transforming people’s lives. Do this through sharing in worship, on your website, and other church communications.
   3. **Communicate the importance of generosity, giving, and tithing to all new members.** Be bold and courageous! Create very clear expectations on what church membership really means.
   4. **Remember that gratitude is fundamental to generosity.** Say thank you to your givers often and in multiple ways.
   5. **Build intentional prayer into all stewardship/generosity efforts.** Continually ask people to pray, “God what do You want to do through me?”

   A sample job description for a Generosity Team is included in the appendix.

2. **DEVELOP A CLEARLY ARTICULATED THEOLOGY OF STEWARDSHIP**

   Develop a clearly articulated theology of stewardship to form a common language around generosity and giving. The theology of stewardship is the foundation for the message used in all church communication related to generosity and money.

   - A theology of stewardship states what you believe the Bible teaches about our relationship with God and our relationship with our possessions.
   - A theology of stewardship explains and defines the language your church uses in talking about stewardship, giving, and generosity.
• A theology of stewardship shapes the way the membership understands the church’s expectations of them.

• A theology of stewardship speaks into the expectation of serving on the church’s key leadership teams.

• Horizons Stewardship’s Joel Mikell has authored a short book entitled “Developing a Theology of Stewardship” which can be a useful resource here.

Examples are included in the appendix.

3. **Express Gratitude**
The Senior Pastor and other senior staff should each write five thank you notes each week to express gratitude to those in the church who have given, served, or taught in an exemplary way and who are helping to fulfill the church’s mission. These notes should be handwritten and should be less than five sentences long. With this practice, more than 1,000 notes should be written every year. It is amazing how many people have served the church faithfully without ever being thanked. A recent survey showed that for 30% of donors, being thanked promptly makes a difference in future donations. In addition, the Senior Pastor should be notified when someone makes a gift to the church for the first time and should notify him when an “out of the ordinary” gift has been made so that a thank you note can be written to the donor.

4. **Include Generosity Talks in Worship on a Weekly Basis**
The offertory can be an impactful time of worship and an opportunity to make the connection between money and ministry. The time prior to the offering can be used to teach on giving principles and practices or share stories of the transformational nature of generosity. Offering talks can include any of the following:

• Stories of transformation and life-change focused on an individual or a family (at least 30 Sundays per year should focus on these ministry impact stories)

• Giving testimonies

• Biblical teaching

• Different ways to give (electronic; appreciated securities; IRA distributions)

• Special offerings

Plymouth has initiated a process of using these stories occasionally, but the goal should be to offer a story during worship each week. Some steps that might help make this possible include:

• Set aside a time during weekly staff meetings to share stories of ministry impact. Each staff member should be encouraged to share a story from their ministry and observation of the congregation.
• Start the process by offering a story in worship monthly. As stories are discovered more regularly, increase the frequency to every other week, then every week.

• As these stories become an increasing part of the church’s stewardship culture, a sharing time like the one suggested for staff meeting should be part of the agenda for each meeting of a ministry team or program area.

• Stories should not be longer than three minutes, preferably less than two minutes.

• A story about an individual or a family will have more impact than a general story about a ministry or a list of statistics.

I would encourage Plymouth to continue to try to find ways to make these stories fit into your worship and your culture. When they become part of “who we are” they become powerful motivators for giving. Remember that you are seeking to overcome years of tradition that discourages conversation about money and generosity. This will not happen overnight. Don’t give up!

Resources to assist you with this strategy are included in the appendix.

5. Strategically Engage Your Financial Leaders
The first step in a financial leader ministry is to develop authentic and lasting relationships. This must be an intentional and ongoing ministry. In terms of increasing total dollars, this is one of the most important things you can do. You will need to define financial leadership for your church. Most churches identify Financial Leaders as those who give $10,000 or more each year to the annual ministry plan.

In addition to suggestions outlined in the appendix, once a month the Senior Pastor should host one of the top 15-20 giving families for lunch. These meetings must become a high priority calendar item for the Pastor. The purpose is to thank them, to share the vision of the church and to get their input and feedback as to the effectiveness of the church’s ministries.

A resource to assist you with engaging your financial leaders is in the appendix.

6. Contact Shelby to Provide Additional Training For Key Staff Members
Most of the Plymouth’s financial staff, much of which are new to the staff, need to have ongoing training in Shelby’s use. Many useful reports are likely available if staff could only learn how to make more extensive use of the software. Most church software providers offer support in at least three ways.

• Telephone Support as Needed to help with immediate, smaller scale problems. Staff should discover how this service is provided and begin to make use of it. Often, over a short period of time, a relationship with one or two key software support persons can be established.
• **Conferences and Other Training Opportunities** are often scheduled on an annual basis. In addition to software training, these events provide opportunities to interact with staff from other churches who might be encountering similar situations and needs. Conversations with these folks offers support, insight, and creative approaches to software use.

• **On-Site Training** to teach the nuances of software upgrades and other changes. These services are usually provided for a fee, but a day or two of individualized training with responses to specific questions is almost always well worth the cost. In many churches, this is added to the church budget so that it can be provided every two to three years.

7. **Continue to Develop a Legacy/Planned Giving Ministry**

At Horizons, we talk about the **three pockets of giving**. The first giving pocket is from **earned income** such as salaries and retirement checks. The second is our **accumulated resources** such as stocks, bonds, real estate, insurance policies, savings accounts, and inheritances. The third pocket is **planned-giving**, which are gifts from a person’s estate. These gifts are typically only received when the church makes a focused effort over the long term to cultivate these gifts. Over the next 30 to 40 years, $30 trillion in financial and non-financial assets is expected to pass from the baby boomers — the wealthiest and one-time largest generation in U.S. history — to their heirs. Therefore, navigating this latest transition will be critical. A well-planned legacy giving strategy can help **sustain future ministry and mission at Plymouth**, as well as help a growing number of members who feel called to leave a legacy gift to their church. Plymouth has begun work in this area, especially through the Foundation, but it is not complete. **From interviews with congregation members, there is energy** in the church about taking additional steps to develop a Planned Giving Ministry more fully. The Plymouth Foundation has done great work in managing and growing the corpus of the Foundation. By engaging in a structured and strategic communication plan, the Plymouth Foundation should continue to experience such substantial growth.

8. **Offer a Personal Money Management Class Annually**

Responses to the Horizons survey by Plymouth members show that some are frustrated by their inability to give more. Reasons for this included:

- My budget is tight
- Funding future retirement
- Job or income insecurity
- Debt
- Children’s college
- Impact of Covid-19

A personal money management class would help to meet the needs of these congregation members, allow them to be more generous, and might even reach out
into a society/community that shares some of those needs.

Like many suggestions, this might start slowly. But offering such a class at least annually would help to meet a clearly articulated need. Consider contacting:

- Financial Peace University [https://www.financialpeace.com/](https://www.financialpeace.com/) is one of the most popular such classes and originated as a class for churches.
- Storing Treasures [http://www.storingtreasures.com/](http://www.storingtreasures.com/) is another effective course that has a “church-friendly” concept. Speak with Mike Haswell.

9. **Send Five Giving Statements Annually**
   - A February 28 statement helps those who increased their giving for the New Year to stay on track.
   - A May 31 statement helps people to get caught up and plan ahead for summer.
   - An August 31 statement helps people get back on track if they fell behind during the summer.
   - A November 30 statement gives people a last chance to catch up before year-end if they have fallen behind. It also puts the church into the year-end giving conversation that will be initiated by most other nonprofits and keeps the church in the front of mind during the season when most bonuses are received.
   - A December 31 statement provides a year-end summary and a tax record as required by law.

   Each statement should include a household report of giving, a story of life change made possible by giver’s generosity and a call to actions, such as sign up for a personal money management class, electronic giving, etc. Churches may include a “Kitchen Table” communication piece as part of a strategy to share information with core donors that would not be appropriate for “Living Room or Front Porch” audiences.

10. **Create a Narrative Budget for the Annual Stewardship Campaign**
    A narrative budget describes the plan for the ministries in the coming year to help people make the connection between their giving and how their gifts will help the church live out its mission. It is important to note that those in the younger generations are willing to give, but they need to know how their gifts will be used to make a difference. The church cannot simply present a line-item budget and expect people to give in order to ‘meet the budget’ and pay bills. A line-item budget is prepared only for the Finance Team and any church member who may request one.

11. **Initiate a First-time Giver Strategy**
    When an individual or family makes a **first gift** to your church - they are starting a conversation and sending several potential messages to you. They may be saying they are **interested** in what is happening at your church. They may be saying they **believe** in something that you are trying to do. For some, it may be their desire to be **involved** in
funding a cause or an initiative within the church they are passionate about. For some, their first gift may be to see if you can be trusted. And for some, they may be taking an intentional spiritual step to see what will happen if they truly trust Jesus’ teaching around giving and generosity.

Whatever led them to take that first step by making a first gift, they are initiating a conversation with the church. How you respond to their first step is critical to what second, third, or even lifetime steps they may take. It is increasingly important that every first-time giver feel thanked, appreciated, affirmed, and needed.

A resource for a First-Time Giver Strategy is included in the appendix.

12. INCREASE GIVING OPPORTUNITIES
As noted, above, there are limited ways to give electronically. The website provides an opportunity through PayPal. We encourage Plymouth to explore and implement various ways to give, such as Text-To-Give, having the “Give” button appear on each page of the website, etc. The easier it is to give, the less hurdles are encountered that could discourage generosity.

13. RAISE EXPECTATIONS
One of the most encouraging strategy to engage is to raise expectations of members and givers. Making the connection between the “Need to Give”, not the “Need to Receive”, and fulfilling the mission of Plymouth can be transformative for the congregation. In order to achieve that, Horizons recommends the following:

Formation of a Ministry Action Plan. When connecting mission to generosity through a Ministry Action Plan encourage the use of terminology such as “funding the mission”, not funding the operations of the church. Every aspect of the ministry of the church is involved in some degree in fulfilling the mission of the church. The use of a Narrative Budget will help make this connection. As the Ministry Action Plan is developed, be sure to connect funding to the plan and monitor the plan to make sure it is progressing as intended.

Establishment of a Discipleship Path. It is widely believed that giving is attached to a clear and articulated vision. A compelling vision will capture the hearts of the givers when they understand that their generosity is a response to what they have received, and, more importantly, how their generosity becomes a transformative agent in the church, community and the world.

We recommend engaging The Unstuck Group to help develop this clear vision. Please contact Mark Meyer at: mark@theunstuckgroup.com or https://theunstuckgroup.com

14. ANNUAL GIVING CAMPAIGN
Horizons Stewardship strongly recommends that Plymouth engage in the “Pathways to Generosity” Annual Giving Campaign conducted by Horizons. This will be highly beneficial in enforcing the recommendations laid out in this document. Through the use of campaign,
members and givers often make the connection between generosity and fulfilling the mission of the church on a personal level. We would encourage this campaign to commence in Fall 2021.
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<td>1. Establish a Generosity Team</td>
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<td>2. Develop a Clearly Articulated Theology of Stewardship</td>
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<td>6. Additional training in Church Management Software-Shelby Next</td>
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<td>7. Continue Development of Legacy/Planned Giving Ministry</td>
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<td>8. Annual Personal Money Management Course</td>
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<td>9. Send Five Giving Statements Annually</td>
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<td>10. Create Narrative Budget for Annual Giving Campaign</td>
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<td>14. Annual <em>Pathways to Generosity</em> Campaign in Fall 2021</td>
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APPENDIX

25 USEFUL STEWARDSHIP RESOURCES

GENTROSITY TEAM JOB DESCRIPTION

THEOGLOY OF STEWARDSHIP EXAMPLES

OFFERING TAKL RESOURCES

FINANCIAL LEADER RESOURCES

FIRST-TIME GIVER STRATEGY
25 Useful Stewardship Resources

1. *Bounty* by Kristine Miller and Scott McKenzie
2. *Church Giving Matters* by Joel Mikell and Ben Stroup
3. *Climb Higher* by Scott McKenzie and Kristine Miller
4. *Enough* by Adam Hamilton
5. *Fields of Gold* by Andy Stanley
6. *Generosity* by Gordon MacDonald and Patrick Johnson
7. *Generosity Rising* by Scott McKenzie
8. *Generous Living* by Ron Blue
9. *God and Money* by John Cortines and Gregory Baumer
10. *How to Increase Giving in Your Church* by George Barna
11. *In Pursuit of the Almighty Dollar* by Dr. James David Hudnut-Beumler
12. *It All Goes Back in the Box* by John Ortberg
13. *Not Your Parents’ Offering Plate* by J. Clif Christopher
14. *Passing the Plate* by Christian Smith and Michael O Emerson, with Patricia Snell
15. *Practicing Extravagant Generosity* by Robert Schnase
16. *Rich Church Poor Church* by J. Clif Christopher
17. *Stewardship* by Ben Gill
18. *The E-Giving Guide for Every Church* by Richard Rogers
25. *The Treasure Principle* by Randy Alcorn
GENEROSITY TEAM JOB DESCRIPTION

Generosity Team members should be people who:
- Are committed to the mission and vision of the church, are regular in attendance, and participate in other ministry activities.
- Are mature in their relationship to Christ and have a demonstrated history of generous giving.
- Are tithing or committed to working toward a tithe.
- Are willing to share the joy of giving/tithing with others.

Responsibilities of the Generosity Team include but are not limited to:
- Study and growth in their personal understanding of biblical stewardship, encouraging others to do the same.
- Planning a year-round generosity program that impacts all areas of giving.
- Demonstrating on a regular basis how money and finances help accomplish the mission and vision of the church.
- Intentionally looking for people who have stepped up their giving and encourage them to tell their story.
- Facilitating the telling of stories of how lives are being changed by ministries of the church.
- Making sure that at some point all age groups are engaged in some stewardship study.
- Making sure new members are invited to begin the generosity journey.
- Developing multiple and creative ways of saying thank you to those who give.
- Building into church life opportunities for people to express gratitude to God.
- Building intentional prayer time into any and all stewardship efforts, continually asking, “God, what do You want to do through me?”
**FIVE EXAMPLES OF A THEOLOGY OF STEWARDSHIP**

**EXAMPLE #1 – THE UNITED METHODIST FOUNDATION FOR THE MEMPHIS AND TENNESSEE CONFERENCES**

Basic, fundamental foundation of the stewardship of giving: There is a direct relationship between faith and giving.

*Oikonomos* - Greek word for steward  
*Oikos* - Greek for house, relationship with a house/home  
*Oikonomía* - Greek word in New Testament translated stewardship

**Steward:**

- A person to whom property is legally committed in trust.  
- A person who is entrusted with management of property or affairs not her or his own.

Stewardship is “the conducting, supervising, or managing of something; especially: the careful and responsible management of something entrusted to one’s care” (definition from Merriam-Webster Dictionary).

**Christian stewardship is relational:**

- It begins in knowing who and whose we are (children of God), not in what we have or give.  
- It continues the sharing of God’s love and grace.  
- It affirms God’s ownership.  
- It celebrates God’s invitation for us to be partners with God.  
- It grows on God’s hope—always forward thinking.  
- It links passion with ministry.

**To create a climate of Christian stewardship and for giving, some assumptions need to be changed:**

- If people are made to feel guilty enough, they will give.  
- People are basically stingy and extremely protective of their money and possessions.  
- If you tell people the church needs money, they will give.  
- Asking for discipleship commitments, including financial commitments, will drive people away.  
- When people join the church, they are fully committed to supporting the church.  
- What people put on a commitment/pledge card is the most they will give.  
- The church’s income is directly tied to the income of its members.
To create a climate of Christian stewardship and for giving, some new assumptions are needed to guide us:

- People give more generously when they live out of the abundance of God’s grace instead of a sense of scarcity. Therefore, we must teach and preach the grace of God.
- People give in connection with their passions. Every child of God should have one or more passions for ministry. Therefore, discover people’s passions and show them ways to support ministries that meet their hopes and visions.
- People give in connection with the purpose of the gift. Our church finances need to be completely transparent, and the connections made among the giver, the gift, and the ministries of the church.
- When people sense that they belong, that they matter to the community of faith, not just that they are wanted for what they can give financially, they will give, and many will give more generously.
- People give out of a sense of gratitude. Help people to experience the abundance of God’s grace and develop an attitude of gratitude.
- People give when their gifts make a difference. Therefore, the stories of the differences our ministries make in people’s lives need to be shared more.

STEWARDSHIP IS WHO WE ARE, NOT WHAT WE HAVE OR GIVE.

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A Theology of Biblical Stewardship Is About:

Worship
(Genesis 4:2–5; 1 Corinthians 29:9, 16; 2 Corinthians 8:1–9, 15; Philippians 4:14–19; Hebrews 13:16)

1. Giving is an act of spiritual worship just as praise, prayer, or song. Giving must first begin by giving ourselves to the Lord. Generous giving naturally follows.
2. When we give as an act of worship, we promote fellowship in the family and demonstrate a unity with God’s character.
3. Giving is a spiritual activity that produces eternal rewards.

Ownership

1. Biblically God entrusts each of us with financial ability in varying proportions. God’s ownership of all things allows Him the right to demand accountability from us.
2. God expects us to cultivate and multiply that which He has given us to manage.
3. Stewardship offers glory and thanksgiving to God.

Intentionality
(First fruits—Exodus 23:16, 19; Leviticus 2:12; 23:10; Proverbs 3:9, 10; 1 Corinthians 16:2)

1. Our giving should be thought out, planned, and prayed for in advance.
2. Our giving should be representative of voluntary “purposeful” gratitude to our Lord.
3. Our giving should not be casual, impulsive, or under pressure, coercion, or guilt.

Sacrifice
(Deuteronomy 12:6; 16:10, 17; Mark 12:41–44; Luke 19:1–10; 2 Corinthians 8:3)

1. God measures our giving not just by what we give, but also by what we keep for ourselves.
2. God measures our giving in relation to the amount of sacrifice rather than just the contribution.
3. Christ sacrificed His life because of His love for us; therefore, we desire to give sacrificially in return.

Proportional Giving

1. God wants our giving to be in proportion to our prosperity.
2. God wants us to grow in our giving just as we grow in faith, love, and knowledge of the Word and prayer. To limit our giving to a specific percentage over our lifetime would be like limiting our prayer ministry, Bible study, faith, etc.
Systematic Giving
(1 Corinthians 16:1-9; 2 Corinthians 8:10-9:5)

1. God wants our giving to be regular and systematic.
2. God promises blessing for a diligent and faithful stewardship ministry. The ministry of giving has its own specific rewards.
KUMC recognizes that God is the Great Provider of all of life. We have responded to the call of Jesus Christ to receive the gift of salvation and to become disciples. Individuals who profess faith in Jesus Christ come to understand that stewardship extends to all of life, including intellectual abilities, spiritual gifts, possessions, and the time we give.

The KUMC community of faith, steeped in the Wesleyan tradition guided by the Holy Spirit, responds to life in the following way:

- **We express our commitment to God through our Presence.** Believers assemble together for worship, study, and fellowship in a variety of activities and classes.

- **We express our trust in God through our Prayers.** All who attend KUMC are encouraged to pray together in worship, classes, and gatherings. We learn that prayer is vital to successful Christian living and learn the discipline to engage God at any time, place, and circumstances.

- **We express our trust in God through our Gifts.** A powerful way of personal commitment to Christ is a financial gift that enables the Church to minister to human, spiritual, and emotional needs. These gifts afford the ability to experience quality worship, relevant teaching, spreading the Gospel through missions outreach, and providing programs that nurture children and youth.

- **We respond to the leading of God by our Service.** KUMC lives out a desire to reach other persons with the love of Jesus Christ. It is present by the countless hours of serving programs within KUMC and reaching out to the last, the least, and the lost wherever the needs arise. KUMC seeks to grow new opportunities that allow all to experience what God can do with faithful response.

- **We commit our lives as a Witness to God.** The community of faith at KUMC acknowledges that our lives should reflect who we say we are in Jesus Christ. We actively share faith with all persons who will hear the Gospel.

- **The community of faith gathered at KUMC treasures who we are and invites all to a meaningful life of purpose and discipleship.** The more that is given in response to God, the greater the impact the Holy Spirit will have on all communities that are served.
A Covenant of Financial Life

Both the Old and New Testaments teach that all we have is a gift from God. As God’s stewards and people of faith, we are taught to bring God the first fruits. For many Christians, money is symbolic of the first fruits, and the faithful use of it is a source of great blessing.

Money is important. It is the medium we use to accomplish many of the church’s goals, and it is through money we participate in aspects of the church’s mission that would otherwise be closed to us. Our generous financial support enables the church’s ministries of proclamation and justice-seeking and service and compassion, locally, nationally, and internationally. Thus, a commitment of money as a spiritual discipline is at the heart of our Christian responsibility.

- Make a financial stewardship pledge online.
- Download and print a financial stewardship pledge card.
- If you aren’t ready to pledge, please considering making an eContribution.

Questions and Answers about the Spiritual Basis of Stewardship

What is stewardship? Stewardship is everything we do after we say, “We believe . . . .” It is our living relationship with God. Stewardship is our response to the many gifts we receive from God. It is our personal recognition of God’s grace (unearned favor). It is our response to God’s unconditional love and salvation through Jesus Christ, and the gift of grace through the Holy Spirit.

Isn’t stewardship only about money? Stewardship involves our whole being—our talent, time and effort, and financial resources. It is how we express to God our appreciation for the gift of life in Jesus Christ using his Church as an instrument through which we dedicate ourselves.

Stewardship is not simply about money. Stewardship is a fundamental of Christian discipleship. It is about how we live and how we give. What do we give to God in response for all that has been given to us? We give in response to the gifts of unconditional love, salvation, and grace. Most people find giving their time and talent easy, almost natural. Giving our treasure seems more difficult for many people.

Why should I pledge? Each of us has been spiritually enriched in years past by participating in a prayerful consideration of how we allocate God’s gifts to us. Your tithe and offering should be a byproduct of prayerful consideration as God works on your conscience.

Why do we only hear about stewardship when it is time to renew our pledges? At Covenant we have traditionally talked about “stewardship” only once during the year, therefore the main emphasis was on financial needs and giving. We remind each other that stewardship is a year-round subject. In the fall we are looking forward to the coming year’s programs and the need to finance those activities. In the winter and spring we emphasize how each of us can offer our
time and talent in Christ’s service through teaching, mission, singing, or simply cleaning up after church suppers.

*My income comes from investments and commissions—why must I pledge when I am unsure of my next year’s income?* Pledging is intended to help the Session and program director’s budget for the ongoing activities of the church. It is not essential that you submit a pledge, but it makes the management of the church’s activities much easier. You are encouraged to pledge what you believe God is calling you to give and then adjust to your personal income experience as the year goes along.

*Who decides how Covenant’s resources are allocated?* The Session is charged with the responsibility of managing the affairs of Covenant. The Session consists of 15 ordained elders, one-third of whom are elected each year to a three-year term by the congregation. This is in keeping with the Book of Order and the Constitution of the First Church (US).
Stewardship

Acknowledging that all we have is from and for God, we seek to incorporate a biblical stewardship model as part of our common life by:

- Discovering our gifts and answering the call God has on each of our lives.
- Encouraging each person to discover the ministry or service to which each is called.
- Giving to God what is God’s in support of the mission of His Church in the world.
- Being good stewards of the treasure with which we are entrusted as a church community.
- Being thorough, open, and forthright in all communications so as to promote common direction, vision, and awareness among parishioners.
- Helping one another to discover balance in our financial lives, so that we are able to be of service to others.
- Extending the application of our gifts beyond the Good Samaritan community.

Biblical Foundation

*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.* (2 Corinthians 9:7)

*But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.* (2 Corinthians 8:7)

*The gifts God gives are for works of service, to build up the body of Christ until we reach unity in the faith and knowledge of God’s son, maturing to the fullness of Christ.* (Ephesians 4:11–13)

*Let us rejoice and be glad and give him glory!* (Revelation 19:7a)

Like Paul’s letters to the early churches, we must find ways to stay in touch and in tune with our community of faith while at the same time effectively welcoming those who are seeking the good news.

Current Situation

Biblical stewardship at the Church of the Good Samaritan is seen as a whole life issue and is backed by strong teaching that generosity in giving of time, talent, and treasure is an essential part of the Christian walk. We have a commitment to living into our mission as Good Samaritans and have many vibrant ministries. A wide cross section of the congregation joins in outreach including in our mission Fair Days, Christmas Tree Sale, Food Closet, and Thrift Shop. We have been blessed with faith-filled giving, and there is a foundation of loyal financial support. Pledging has been declining, but regular giving has not declined. Communications have increasingly linked our stewardship campaign to the vision God has for our church family and
budget reflecting that vision. We have faithful leadership of finances and facilities, energized ministries, vibrant communications, a balanced budget, and well-serviced facilities all to honor Him.

Ministry leadership and participation is from a focused few. Similarly, much of our giving comes from a small portion of our congregation. Volunteer fatigue, transition of ministry leadership, and raising up leaders are concerns. Legacy ministries and funding limit focus on imperatives from strategic planning. Stewardship of the property is mixed. Communications could benefit from greater consistency, thematic uniformity, and broadened participation in electronic communication modes. Some of the property, e.g., the sanctuary and the atrium, are pristine and spectacular, while other parts are now showing their age.
OFFERING TALK RESOURCE #1
A STORY TO TELL...EVERY WEEK! BY DON SMITH, SVP, HORIZONS STEWARDSHIP
For ten years, I served primarily as a Church Planting Strategist and a ministry coach to start-up and revitalization pastors. During this time, I had the privilege of hearing Dr. Clif Christopher, the Founder and President of Horizons Stewardship, speak many times about the principles contained in what is considered the “must have” stewardship manual for pastors - Not Your Parents’ Offering Plate.
A recent seminar I attended included Dr. Christopher providing a dramatic presentation illustrating what he simply called, “The Life-Changing Story.” Built into the flow of each Sunday worship experience, these stories were ONE MINUTE vignettes on how God was working through the church to change lives for the better through the generosity of the households in the congregation. It seemed simple enough. Tell a short story every Sunday that paints a word picture (sometimes using actual pictures or videos) of a life changed by God THROUGH the ministries of the congregation. Then say, “thank you” to the donors for their generosity which made this life-changing story possible. Then, pass the offering plates!
After years of hearing Clif’s presentation, I became the Lead Pastor of a church where, now, I would actually have the opportunity to implement this concept which seemed to make so much sense. Immediately, we included the “Life-Changing Story” segment into the weekend worship experiences.
THE PLAN – At the close of the message, the preacher for the day would stand before the people and offer a story that would describe how a life was changed by God through a ministry of the church. The segment would always end, “Friends, thank you for your generosity which God uses to change lives for the better.” The choir would then sing as the plates were passed.
THE RESULT – How did our church’s operating budget grow from $2.2 to $3.1 million in two years? There were many factors, but I am confident that one big reason was the decision to implement the practice of telling the stories of changed lives during each worship service just prior to receiving the offering.
THE PROCESS – It seems simple enough, yet congregations with which I have consulted through the years seem to have difficulty embracing the importance of such a powerful way of celebrating the generosity of the people and the faithfulness of God. Still believing that this is an effective strategy for all to consider, I offer this “how to” guide for those interested in implementing this practice:
1. Ensure that the congregation’s Lead/Senior Pastor is fully committed to doing this and doing it well. If the Lead Pastor really wants this to happen, then it will happen.
2. Commit ONE MINUTE OR LESS in each weekly worship service to tell stories about lives changed. Repeatedly using MORE than one minute may have counterproductive results as people may actually begin dreading the segment instead of looking forward to it!
3. **Collaborate** in the weekly staff meeting and hold all ministry staff accountable for submitting stories to ensure that all kinds of ministries of the church are highlighted. Maintain a list of back-logged stories that have been submitted and keep the list before the staff so there will be multiple stories from which to choose every week.

4. **Have** the preacher for the week tell the Life-Changing Story. On a rare occasion, you may have a person whose life was changed tell her/his story, but such a testimony is best delivered through edited video.

5. **Utilize** strategic stories on appropriate Sundays. Tell the story of a child from Vacation Bible School on the Sundays prior to and following Vacation Bible School. Show pictures or video from a mission trip upon the return of the church’s missionaries. Offer a story of resurrection on Easter Sunday.

6. **Connect** the Life-Changing Story with the offering to ensure that ministry is appropriately celebrated as a result of God’s work through the sacrificial generosity of God’s people.

I invite every church leader to consider telling stories of changed lives as a way of saying “thank you” to those who give generously and to those who have still not discovered the joy of giving. Through implementing a practice such as this, the vital ministries of the congregation can be celebrated, and the result will be constituents who, out of a sense of gratitude, will invest more resources that will be used by God to change more lives. I can say with confidence that it worked for one congregation! It can work for your place of ministry as well.
Offering Talk Resource #2

By Chad Moore, Lead Pastor, Sun Valley Community Church, Phoenix, AZ

Sun Valley’s Lead Pastor, Chad Moore, lays out two practical ideas for how to approach the offering in every weekend service:

Don’t apologize for the offering.

Moore believes North American churches are past the need to excuse guests from giving in the worship service.

“When you say, ‘If you’re a guest here today, don’t worry about giving,’ subconsciously you’re apologizing for that part of the service—which is unacceptable to us,” Moore says. “We believe giving is a normal part of following Jesus, so we can be confident in teaching our people that.”

“I’m not going to apologize for it. If a guest wants to give, great. If they don’t want to give, that’s between them and the Lord.”

I would add that excusing guests from participating in giving would be similar to giving them an out on other parts of the service that are deemed important.

The Pastor never says, “Hey, I’m about to spend 35 minutes teaching from an ancient book. But I know you’re a visitor, so don’t feel like you have to follow along.” If we don’t suggest other important elements aren’t for the visitor, then why do so for the offering?

Take the opportunity to teach.

Most importantly, Moore says Sun Valley uses the offering time to teach biblical principles of giving. Borrowing from Andy Stanley’s “Give–Save–Live” formula (give to God first, build up savings next, and live on the rest), leaders can hit those principles in a short setup for the weekly offering.

It’s a simple mantra that’s repeated so often that most people at Sun Valley could finish the sentence. Moore says this is how it goes many weeks: “We’re going to receive an offering this morning because here’s what the Bible teaches about money: We’re to give first, save second, and live on the rest. God gave first, so giving first honors God. Saving second builds wealth and living on the rest teaches contentment.”

In that short statement, they’ve communicated it’s not what God wants from people as much as what he wants for people. And I believe that those teachable moments and that boldly receiving an offering are raising the temperature on generosity at churches around the country.
STRATEGIES FOR ENGAGING AND DISCIPLING YOUR HIGH-CAPACITY FINANCIAL LEADERS

“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” 1 Timothy 6:17-19 (NIV)

Engaging and involving those within your church that have the potential to make a significant financial investment in the ministry and vision of your church is important. Unfortunately, this group is often overlooked and ignored due to fears, misconceptions, or a basic misunderstanding around how to identify, cultivate, engage, and approach people of affluence.

Regrettably, while this group is being overlooked in the church, they are giving away millions of dollars to other worthwhile organizations and groups.

People of wealth and means within the church are some of the most generous people in your congregation and they will give generously to your church. However, you have to recognize that they are going to approach their giving – especially giving gifts of significant size – very carefully and with caution. They want to be sure that their gift will be used wisely and that their giving will not hinder the giving of others within the congregation.

This group is typically more focused on the long-term vision of the church, the stability of the leadership, and the transformational impact that a gift of unique capacity might have on the future of the church. They are captivated and inspired by big ideas and grand visions with the potential to change their world and the lives of people.

It is important to remember that:

- Financial Leaders are looking to be a part of something about which they are passionate.
- Financial Leaders are never offended when they are asked to give. The greatest offense would be not asking at all.
- Financial Leaders are invested in many organizations. The church needs to be represented as an organization worthy of consideration because of her mission and purpose.
- Financial Leaders are passionate people who want to find a community of people that share their beliefs and passions.
- Financial Leaders want to invest in things that matter.
Financial leaders want to know:

- **What is your vision?** They want to know more than what’s possible. They want to know how you plan to get there strategically.
- **Why this particular vision?** Your ability to answer this question is important. You have to be honest and articulate. The why comes before what and how every time.
- **What difference will accomplishing this vision make?** Results are always key. Their perception of the potential impact will directly influence their level of support.
- **Why now?** Be prepared to discuss the immediacy and the urgency of achieving your vision. **Church leaders are often comfortable speaking in ambiguous terms.** **Financial Leaders are not.** They are often very analytical people who think in concrete terms and constructs.

### 1. **One-on-One Conversations**

Some potential Action Steps for getting started:

1. Select someone to **own** the Financial Leader Initiative and provide overall coordination and support. This could be a staff member, elder or Stewardship Team Chairperson.
2. Select **4-6 appropriate church leaders** to serve as a Financial Leader Team that understand the need to have a focused ministry around discipling high-capacity donors. Choose individuals with a passion and desire in this area.
4. Assign to each Financial Leader Team member **4-6 High-Capacity Donors** that they would agree to meet with on a quarterly basis for ministry and vision updates, personal and spiritual encouragement, and to answer any questions the individuals/couples may have around the vision and financial affairs of the church. Persons do not have to be a current Financial Leader to be invited, but they should be perceived to have the capacity to become one.
5. **Meet with your Financial Leader Team** on a quarterly basis for encouragement and equip them through sharing of ideas, key learnings, and updates from the church. Consider doing this in a group setting.

**Topics** to consider in the one-on-one conversations with Financial Leaders include:

- Your **families**.
- **Career** highlights and life journey.
- Personal involvement at the church and what you are excited about.
- What is God **teaching** you right now? Or, What is God doing in your life right now?
- An **update** with respect to the vision and progress of your capital campaign (if appropriate).
- How you can **encourage** and **pray** for each other.
- Scheduling a **time to meet again**.
These conversations should be **relationally driven**. Once a relationship and trust has been established over time, it will become appropriate to interject a question related to generosity such as “What is God teaching you about money, the use of your resources?”, “Who first taught you about being generous?”, “As you look back on your life, what gift that you made has been most meaningful to you?” “How do you feel about your giving to the church?” etc.

**Be yourself.** Don’t try to script the conversation. Let it unfold and flow naturally. It should not feel like there is a hidden agenda or a specific destination other than connecting relationally and growing spiritually.

### 2. **GROUP MEETINGS**

As with the one on ones, these conversations should be highly focused on the relationships in the room. Specific “financial asks” (when appropriate) come later. Remember, **resources follow relationships.** The content should be very similar to that of the one on ones.

**Large Group Awareness Events** – An event of this kind might include the following:
- Looking back - where the church has been.
- Looking around - how the church is currently doing. Consider points of celebration and areas of challenge through story and testimony.
- Looking ahead - where you feel God is calling the church to go in the future.
- What the vision and plan of action for the church looks like.
- What the church financial situation looks like.
- Helping them see why the church is a good investment.

### 3. **OVERNIGHT RETREATS**

Consider hosting an overnight retreat where the senior pastor can share more about the vision of the church and where financial leaders can have an opportunity to share their interests, passions, and vision.

### 4. **FIELD TRIPS**

Sometimes it is helpful to take your financial leaders on a one-day field trip to see a ministry opportunity or to visit another church to see something you might be interested in doing in your church. Remember, engaging your financial leaders is about so much more than raising money, it is about raising people to fulfill the mission and vision God has placed on your heart. Financial leaders have more to offer than money. They’ve been at the decision-making table at critical junctures and would love to be able to contribute to the success of their church in that way. The truth is that God has already given to your church all the people, money, and talent you need to take the next step toward your God-inspired vision. The missing element is to make sure everyone is fully engaged in Kingdom things and experiencing spiritual growth as a result.
5. **CONFERENCES**

This could be low-hanging fruit and maybe the easiest starting point. Consider taking a couple or two with you to a conference (i.e., Kaleidoscope, Exponential, Catalyst, The Church Network) you are **already planning to attend**. The setting is non-threatening and favorable for great conversations and relationship building. Often those invited will gladly pay their own way.
A SUGGESTED AGENDA FOR A FINANCIAL LEADER SUMMIT

The over-arching objectives for these gatherings are:

• to **affirm and thank** this group for their leadership and investment in the church.
• to **celebrate** some ministry and financial highlights of the previous year.
• to make them aware of **vision** you believe God is calling the church to live out in the next 12-18 months.
• to make them aware of any **large items/ministry opportunities** that may not be funded through the operational budget.
• gain insightful **feedback** from this group.
• to let them know you would like to pull them **back together again several times next year** for updates and feedback.

A possible agenda:

• A welcome and overview of the evening
• A Blessing for the food
• The Meal
• Program components (not necessarily in this order or even all the components)
  ▪ Let them know **why they were invited**.
  ▪ Take some time to **thank them** for everything they do for/at the church and what they mean to you.
  ▪ Share with them **where you’ve seen God at work** this past year (big picture – ministries and small picture – individuals).
  ▪ Consider an open mic and ask them to share **where they’ve seen God at work** from their viewpoint.
  ▪ Share with them what they can expect **the next quarter** to look like (calendar highlights).
  ▪ Questions for feedback:
    o Ask them if **money was no object**, what ministries/opportunities for service would they like to see take place at their church.
    o Ask them what they are **most excited about** regarding the future of their church.
    o Ask them what they are **most concerned about** regarding the future of their church.
  ▪ Consider a **life story** from someone in attendance (what the church means to them/how the church has impacted their life/why they are excited about the future of the church.
  ▪ Share with them some **“big ticket” ministry needs** that will not be funded through the operational budget but are needs none the less. Would they pray about how they might meet that need?
  ▪ Consider asking them to **take their next step** as they “grow in the grace of giving.”
  ▪ Let them know you would like to meet with them again in the spring.
• Close with a time of **directed prayer/prayer around the tables/etc.**
STRATEGIES FOR A FIRST-TIME GIVE INITIATIVE
HOW TO RESPOND TO FIRST-TIME GIVERS AND WHY IT’S IMPORTANT

OVERVIEW OF CONTENT

When a person or a family visits your church for the first time, they are initiating a conversation with your church. Almost every church I know has a strategy in place to respond to that conversation starter. It may be a phone call, a letter, an email, or a home visit.

There is a church in North Carolina known for delivering a small gift bag that includes a fresh, home-cooked loaf of bread, a jar of jelly, some information about the church, and a magnet the same afternoon of a first visit. It was a big part of why many first-time visitors decide to make a second visit and ultimately join that church.

The same is true when an individual or family makes a first gift to your church - they are starting a conversation and sending several potential messages to you. They may be saying they are interested in what is happening at your church. They may be saying they believe in something that you are trying to do. For some, it may be their desire to be involved in funding a cause or an initiative within the church they are passionate about. For some, their first gift may be to see if you can be trusted. And for some, they may be taking an intentional spiritual step to see what will happen if they truly trust Jesus’ teaching around giving and generosity.

Whatever led them to take that first step by making a first gift, they are initiating a conversation with the church. How we respond to their first step is critical to what second, third, or even lifetime steps they may take. It is increasingly important that every first-time giver feel thanked, appreciated, affirmed, and needed. We don’t want them to lose interest in taking a journey that could be transformative and life-changing for them.

Ideally, the path we wish them to take is to move from merely being interested to even greater involvement and ultimately becoming deeply invested with their time, talent, and treasure in the life and ministries of the church.

The intent of these guidelines is not to explore and unpack all the theological implications or spiritual outcomes of becoming an extravagant giver to growing, kingdom-building churches. You probably know those very well and already believe in them.

The goal is to give you some very practical strategies in responding to a first-time giver in your church. This document will cover when to respond to a first-time gift, how to respond to that gift, who should respond, what to say, and what to avoid.
GETTING STARTED

To be able to respond to first-time givers in a timely manner requires a system that can effectively and efficiently alert the appropriate person(s) when a first-time gift is given. Most church management software systems can provide that information when appropriately programmed to do so. It is also important to know how that gift was given (online/text/check) and why it was given (special cause/general budget/etc.). Your response can be tailored to feel more personal knowing this information.

WHEN TO RESPOND

It is the widely held belief that the response should be soon after the gift is received. Waiting too long between the church receiving the gift and the giver being acknowledged could be detrimental to what you are trying to accomplish. Kristine Miller, CFRE and Partner with Horizons Stewardship suggests that a thank you of some type be made within a week at the latest (http://www.horizons.net/first-time-donors/). Rachel Muir, CFRE suggests, if possible, that a handwritten thank you note be out the door within 48 hours. (http://www.nonprofitmarketingguide.com/blog/2014/05/20/3-steps-to-move-a-first-time-giver-into-a-major-donor/) Waiting for quarterly reports to respond is too long. Timing is of the essence.

RESPONSE METHODS

PHONE

Clearly, the most impactful response is a personal call. I am aware of a church in Tennessee that is making a personal phone call each week to their first-time givers. They have asked their campus pastors to make these calls. The calling script and the talking points they are using are included in the appendix section of these guidelines. Where time permits, this is the preferred approach.

LETTER OR CARD

The most effective and scalable response is a personalized letter. Five Maples https://fivemaples.com, an organization that helps churches and other organizations with funding says that every thank you letter should contain the following elements:

1. A sincere and profuse thank you
2. A reaffirmation of your church’s mission and vision
3. The impact of their gift
4. Story of life-change or testimonial where appropriate (to here)
5. A person and contact information to connect with if they have questions

They also suggest that the letter be personalized, and hand signed by the appropriate leader (Senior Pastor). Often, a short personal note is included next to the signature.
In addition to the above elements, some of the samples in the appendix section include the following:

- Affirming the **spirituality of giving**
- The **different ways to give** to the church
- The **financial checks and balances** in place to ensure financial integrity
- What a **next step** could look like

**EMAIL**

An email response would contain many of the same elements as a letter. An advantage with email however, is the capability of including links to videos, annual reports and other helpful digital assets on the church’s website. It is important to note that research seems to indicate that an email response is not as effective as a personal letter. Emails can go into the spam folder or get lost in the dozens of emails people receive every day. However, availability of time and personnel resources may determine that email is the only option. If an email response is your best option at the present, then by all means, pursue this with great effort.

**TEXT**

If leveraging mobile communications is a significant part of your church’s culture, sending a text is a fourth way to respond to a first-time giver. A possible text script could be: “We sure thank you for your gift to our church. Please check out the following link to see how your giving is making a difference in the lives of those around you.” When the individual touches the link, it could lead them to a unique giving page on the church’s website that could contain several or all of the following as is appropriate:

- A short “thank you” video from the pastor
- Some thoughts around “why give?”
- Stories of ministry impact and life transformation
- Information on financial accountability (especially if your church is an ECFA church)
- A contact name and contact information

**WHO SHOULD RESPOND?**

When possible, the senior pastor or one of the pastors on staff should be the one(s) to respond to first-time givers. Generally, there will be a better reception and greater impact from the contact when the acknowledgement and thank you comes from the most senior leadership of the church. At Horizons, we believe that the pastor(s) should be involved in the financial matters of the church including knowledge of who gives and what they give. (For a compelling discussion on this topic, please see *Not Your Parents’ Offering Plate* (p.18-22) by Clif Christopher. [http://www.horizons.net/resources/publications/](http://www.horizons.net/resources/publications/)

An option in those churches where it is counter-cultural for the pastor to know specific amounts that individuals give, a short note with the something similar to the following could be
used: “Though I do not know the specific amount that individuals give in our church, it has come to my attention that you recently made a first-time gift to our church. I just wanted you to know I appreciate your gift and wanted to say thanks.” Certainly, you could include additional elements as explained in the letter section above.

When neither of the two options above are possible, then the acknowledgment and thank you should come from the individual on staff (church administrator/operations pastor) that does see the giving of the people.

**“TAKE-AWAYS” FOR THE FIRST-TIME GIVER**

Much of the content that should be included in a response to a first-time giver was mentioned in the “letter” section above. In short, you want the person receiving the response to feel:

- Acknowledged
- Thanked and appreciated
- Their gift matters regardless of the size of their gift
- Their giving is making an impact regardless of the size of their gift
- A personal connection with someone on the church staff
- A deeper connection with the church

The samples included in the appendix illustrate different ways to communicate the above components.

**THINGS TO AVOID**

In the blog post mentioned above by Kristine Miller entitled “Why First-Time Donors Don’t Give Again”, ([http://www.horizons.net/first-time-donors/](http://www.horizons.net/first-time-donors/)) she states that nonprofit researchers have learned the number one reason first-time donors never make a second contribution. It’s not because they were ignored. It is not because they felt their gift was wasted or unnecessary. It’s not even because they lost interest in the organization. The number one reason first-time donors don’t make a second gift --- they were asked for a second gift BEFORE being thanked for the first one. Your first contact with a first-time giver should be all about saying thank you while avoiding any ask for a second gift. That comes later!

**Dr. Jason Golden**, Executive Pastor at the First Baptist Church, Midlothian, TX suggests that the church should “avoid an approach that is only fact based with data and statistics. He goes on to say that giving is highly emotional; therefore, a good communication plan must stir the emotions, or it may not cause action in anyone younger than the Builder generation. Be sure and aim for the heart...not just the head.”

It is also important to avoid anything that feels impersonal, templated, or generic. In short, you should think relationally and personally.
Ask yourself what you would want in a contact from your church if you were that first-time giver.

**DOES MOTIVATION MATTER?**

It is appropriate to mention motivation in this discussion. Certainly, we all believe that more money means more ministry. And more ministry means more people can be reached with the life transforming love of Christ. A fully funded ministry plan is vitally important.

However, more money simply for the sake of more money, or just checking a box, or filling a quota should not be the ultimate inspiration behind a strategy to grow people from a first-time gift to becoming a lavish giver to the church.

We must first be motivated by the truth that generous giving is a characteristic of a fully devoted follower of Christ. Our faith and our finances are inextricably connected. Jesus clearly made that connection. Giving is spiritual before it is transactional. Motivating and inspiring people to connect their God-given, God-entrusted resources to life-transforming ministry is a part of their spiritual journey and growth.

By teaching people to be generous givers, we are helping them become more of who they were created to be. It is a part of the disciple’s path. That should our highest motivation.

**RESOURCES**

- Letters
- Email Scripts
- Handwritten letter
- Phone Scripts
Dear Rich,

Our ministry has been blessed because of the sacrificial generosity of all those who partnered with us since we started on February 6, 2006. We believe that where your treasure is there your heart will be also (Matthew 6:21). Since you have recently given your first recorded financial gift to Elevation Church, we wanted to say thank you.

Not only does your gift help make the vision of seeing people far from God raised to life in Christ a reality, it is encouraging to know that you have become another partner with us in that vision.

Every dollar that is given to Elevation Church will ultimately impact the bottom line of seeing people’s lives changed. In fact, we are committed to a high degree of accountability with the finances of the church because we take God’s money very seriously. If you would like more information, please feel free to call our offices at (704) 246-0000. You will receive a quarterly statement as well as an end of the year contribution statement for tax purposes.

Thanks again for your contribution. We believe the best is ahead. Thanks for being part of this move of God.

In Christ,

Pastor Steven
Hi Bob,

Thank you so much for your recent financial donation to City View Church. All donations are 100% tax deductible, and you will receive updates periodically from me on what God is doing at City View, as well as an end of the year giving statement. If at any time you have any questions about your giving, please feel free to call our Business Manager, Ronda Hall.

Regular giving is one of the signs of a fully devoted follower of Jesus. To help you remain faithful in giving here are some options:

1. Use a tithe envelope provided in the pew racks and place your donation in the offering bag during one of our Sunday morning services;
2. Give online anytime at www.cityviewsd.com. You can use a credit card or have it automatically withdrawn from your bank account;
3. Mail your payment to the church office or arrange for your bank’s online services to have a check sent automatically to City View on your timetable (most banks offer this service for free).

Over the last few months, we have seen God working in our church in exciting and mighty ways, and you have a part in what God is doing. Our church is supported by amazing and faithful givers like you.

Thanks for investing in Eternity!

Troy Singleterry
Lead Pastor
Dear Jack,

On behalf of the staff at Living Hope, I wanted to thank you for your recent financial contribution. As far as we can tell, this may have been the very first time that you gave to Living Hope, and while I am not aware of the amount, please know we count all gifts as generous. Because of your generosity you play a huge role in helping us accomplish the mission that God has given us which is to "help people anchor their hope and life in Jesus".

We work very hard to make sure all contributions are handled with integrity. Our staff includes a CPA who makes sure every dollar is spent appropriately. We also have our records audited annually by a local independent accounting firm because we want our financial dealings to be above reproach and in compliance with governmental regulations.

If you have any questions about Living Hope you can always call our office at 270.843.9462. You can also e-mail me at dedmonson@lhbg.org. Thank you again for your generous contribution. It is an honor to have you as part of our church body joining us in the work of our Lord.

Live Hopeful and Be Helpful!!

Blessings,

Dan Edmonson
Church Administrator
SAMPLE FIRST-TIME GIVERS LETTER – NEW LIFE

At New Life, we understand that the giving of our material resources for the kingdom of God is a significant part of our worship. We also believe that we, as the church, are to be meticulous in how we handle those resources entrusted to us. This is the letter that goes out to all first-time givers explaining our heart toward financial giving and our handling of those resources.

Friend(s) of New Life

Thank you for your gift to the Lord and His Kingdom purposes as pursued by our church family. We apologize in advance for this form letter and want to explain to you the reason why it, or any other gifts given in the future, will not be accompanied with a personal note from any of our staff*.

First, it is important to us that we give you the opportunity to give as anonymously as possible in order that you might be able to give in a manner consistent with our Lord’s instruction… "When therefore you give alms, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be honored by men. Truly I say to you, they have their reward in full. "But when you give alms, do not let your left hand know what your right hand is doing that your alms may be in secret; and your Father who sees in secret will repay you" (Matt 6:2- 4). We are therefore careful with both the number and the integrity of the individuals who are given access to your giving history.

Second, we are trusting the Lord to provide for this body. We purpose to serve our Lord in ways that honor and glorify Him believing that as a result He will be pleased to move His people to generously support New Life, and to support it abundantly, far beyond anything we could accomplish with human prompting. We are and will continue to pray that those we serve, and those who serve with us, will be moved to sow bountifully, cheerfully and not grudgingly or as those under compulsion.

"Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully. Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.” (2 Cor 9:6-7)

We believe the Lord intends to use New Life greatly for His glory. As a result, we say confidently with the apostle Paul that it is our privilege to provide others the opportunity to participate with us financially in this eternally significant work. We would be wrong to deny you the opportunity and privilege to worship through giving… "Not that (we) I seek the gift itself, but (we)I seek for the profit which increases to your account" (Phil 4:17).

Again, thank you for investing in the Lord’s purposes with us. May He move you to be involved consistently and sacrificially in this, His work, and may He continually grow your heart’s affections for all that is eternal..."For where your treasure is, there will your heart be also" (Matt 6:21)

Do know we long to have your hearts continually wed to this work as well,

Patricia Papp
CFO, New Life

*In keeping with IRS requirements your tax-deductible gifts will be receipted. Please let us know if you have any specific needs regarding the timing of these notifications, otherwise you will receive only the minimum summary of your gifts necessary to meet government standards.
Amy,

I wanted to take a moment to say thank you for the financial gift you gave this week. You have taken a huge spiritual step. Every dollar you give to this church goes to change lives! We know you could give your resources anywhere, so I personally wanted to thank you and hope the enclosed booklet will encourage you.

Your Pastor,

[Signature]
September 5, 2007

Dear Neil,

On behalf of the staff at Oak Leaf Church, I wanted to thank you for your recent financial contribution. As far as we can tell, this may have been the very first time that you gave to Oak Leaf.

We started this church one year ago to reach out to the thousands of people in and around Cartersville who do not go to church anywhere. We are seeing lives changed, marriages strengthened, and children learn to love Jesus.

We work very hard to make sure the money is handled with integrity. We have a finance team who helps prepare an annual budget and make sure everything is spent appropriately. We conduct an annual audit because we want to be above reproach.

Thank you for supporting the mission and vision of this church. Because of your generosity, we will be able to reach out to people far from God and lead them to Jesus. You play a huge part in that process.

If you have any questions about the church in general, or the finances in particular, you can always call our office at 678.721.2377. You can also e-mail Helen@oakleafchurch.com. Thank you again for your generous contribution.

Blessings,

Michael Lukaszewski
Lead Pastor
February 9, 2016

Dear Rich,

On behalf of everyone at Rock City Church, I wanted to let you know how much we appreciated your recent financial contribution to this ministry. According to our records, this may very well have been your first gift to our Church, and we want to thank you for taking this step.

At Rock City Church, we do all of we can to maintain the highest levels of integrity with the resources God gives us through the tithes and offerings of people like you. Examples of steps we’ve taken include establishing policies for secure handling and counting of weekly offerings, regular giving statements that show your year to date giving, preparing an annual budget that is adopted by our accountability board and working with an outside CPA to review all of our financial records and controls.

Whatever your background, you are invited to join us on our mission as we strive to “reach the unchurched and awaken the spiritually restless to love God and love people.” Your contributions go directly to funding the ministry initiatives at Rock City, which, each week, will affect the lives of countless people. Here’s what one man recently said about his experience with us:

“I grew up in a Christian family but haven’t been to church in over 20 years. My wife was invited to Rock City by a friend and week after week we keep coming back here. For the first time in my adult life I have a church I can call home and my relationship what God is back on track. This is what worship and a church should be.”

We are grateful for your financial support and are encouraged by your confidence in our ministry. Over the past several years, God has done incredible work in the lives of our church, and you have a part in what He is doing. Let me encourage you to keep giving in a God honoring way – systematically, proportionally, and sacrificially of your time and resources.

Sincerely,

Rich Durflinger
Operations Pastor

*All donations to Rock City Church are 100% tax-deductible. If you have any questions about your giving at any time, please don’t hesitate to contact me at 614-935-7873 or at richdurflinger@rockcitychurch.tv
October 30, 2017

Dear Sam,

I want to thank you so much for your financial gift to St. Paul’s this past week! According to our records, this was the first time we were able to identify your gift and I wanted to express our appreciation!

All of the ministry that takes place at St. Paul’s is funded by gifts like yours, so we are grateful for what God will accomplish through you! At St. Paul’s our first and most important goal is to help people follow Jesus and honoring God with your finances is such an important part of being a disciple.

In fact, I feel so strongly that our finances are a part of our faith walk that I have provided the enclosed book, *What Happens When You Give*. I was blessed when I read it...being reminded of how my heart draws closer to God when I’m giving! I hope and pray you will be blessed as well!

Because finances are a part of our faith walk, we have numerous ways to be giving:

1. Placing a gift in the offering plate at worship
2. Receiving offering envelopes in the mail if you would like them
3. Using your bank’s website to arrange an automatic gift
4. Completing the enclosed Automatic Giving Simply Giving form

We also want you to know that all identifiable gifts to St. Paul’s are 100% tax-deductible and you will receive a quarterly update as well as an end-of-year giving statement for your tax records. If you have any questions, please don’t hesitate to contact our Financial Secretary at the church office at 410-272-3111 or FinSec@StPaulsELC.org.

Again, thank you so very much for your gift to support the ministry at St. Paul’s! The Bible is very clear that we are the ones who are blessed when we are giving, and we wish this for you!

In Christ,

Pastor Stuart

Stuart Luce, Pastor
Becky Kennedy, Parish Secretary
Eva Fuentes, Financial Secretary
Emily Leitzke, Youth Director

Jane Martin, Organist & Choir Director
Jake Bauer, Contemporary Band Director
Jenn Savin, Adult & Children’s Bell Choir Director
Christopher & Brenda,

I just wanted to take a minute to say thank you for the financial gift you gave this week. According to our records this is the first time you have given. Every dollar you give to theChurch.at goes to change lives! We know you could give your resources anywhere, so I wanted to say thank you for choosing to support all that the Lord is doing here at tC.

Blessings,

Dean Johnson
Operations Pastor
theChurch.at
918.994.5930

@DeanJohnson4
Dear Thriver,

According to our records, you recently gave to Thrive Church’s Expand Fund this year. People like you provide the funds for this church to do God’s work in our community. We want to thank you and also to take the time to express to you our commitment to proper financial management at this church.

At Thrive Church, we do all we can to maintain the highest level of financial integrity with the resources God entrusts us with through the tithes and offerings. Examples of steps we’ve taken include establishing policies for secure handling and counting of weekly offerings, preparing an annual budget that is approved and reviewed, as well as quarterly reviews of our financial records by an outside accounting firm.

You can expect that we will handle all finances prayerfully and carefully. You can also expect to receive an annual tithe statement to confirm your records as well as a year-end tithe statement that can be used for tax purposes.

Once again, I wish to thank you and invite you to contact me with any questions or concerns you may have at keith@thrivechurch.me or (804) 271-4329

May God bless you,

Pastor Keith Rowell
Executive Pastor
Thrive Church
www.ThriveChurch.me
804-271-4329

One Church. Two Locations
7211 Iron Bridge Rd.
N. Chesterfield, VA 23234

3105 Chatham Rd.
Richmond, VA 23227
First Name,

I just wanted to take a minute to say thank you for the financial gift you recently gave to Thrive. According to our records this is the first time you have given. Every dollar you give to this church goes to change lives! We know you could give your resources anywhere, so I just personally wanted to thank you! Enjoy your free resource, “What Happens When You Give.”

Your friend & pastor,

Kevin Bordeau
Dear [Recipient],

“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:7 (ESV)

Thank you for your recent gift to Winslow Baptist Church! I am grateful for your partnership in leading the unbelieving to faith and the faithful to action. I trust that your gift was made with a joyful heart and my prayer is that you will be blessed beyond measure.

Since this was your first contribution, I would like to tell you a little more about our financial policies: The church office sends a quarterly giving statement to both our members and to anyone who has given in the last quarter year. We also send an annual contribution statement to anyone who has given in the last year for the purpose of filing taxes. For this reason, we track giving via computer software that stores personal information. We keep all information strictly confidential and have numbered giving envelopes available (for free) to help ensure your privacy and to assist our tracking efforts. Unless we ask for designated giving, we do not accept gifts that are designated for a particular purpose. All of our accounting procedures have been reviewed and certified compliant with GAAP standards. All donations are tax-deductible under the rules of 501(c)(3) organizations.

Thanks again for contributing to the work of our church ministry. Your gift makes a difference. If there is any other way I can be of service to you, please contact me personally.

In service,

Pastor Larry Lakey

We lead the unbelieving to faith and the faithful to action!
To: Lynn Hicks, Chairman of the BCSA

From: The Cuba Partnership Team (CPT)

Subject: Requesting the BCSA approval for the CPT to solicit donations from Plymouth members to be earmarked for Plymouth’s Sister Church, Ebenezer Baptist Church in Havana, Cuba

Rationale for this request:

The following are excerpts from a letter Pastor Idael Montero Pacheco of Ebenezer Baptist Church wrote to the CPT dated June 25, 2021. We received this prior to Cuba’s current civil unrest.

“Dear Plymouth Brothers and Sisters,”

“Receive a brotherly embrace from your brothers and sisters in Cuba. We joyfully received the gesture of solidarity and love that you showed us through demonstrating against the economic and commercial blockade that the government of the U.S. has imposed on Cuba.”

“The stores have no stock; this makes it very difficult to get the food that we need. When they do sell basic goods like chicken, oil, personal hygiene items, etc. the supply does not meet the demand because the lines are enormous and in most instances, we must wait for more than three hours. I, for instance, am sharing my food with one of the most vulnerable elderly persons in the church.”

“There are other community services that we had to freeze, until the situation allows them to resume; for example lunch for vulnerable people, the home repair project, our medicine chest is empty. All the medications that we had have been distributed and there is nothing to restock the shelves.”

“I can assure you that the blockade is one of the causes with the most negative impact on Cuba, and the saddest fact is that the simplest and humblest segment of the population are we who suffer the most.”

“We kindly ask that you pray for us so that the Lord will give us strength to follow the path that lies before us. We also pray for you. We have encouragement from Psalms 23:4 ‘although we walk through the valley of the shadow of death, we will fear no evil because the Lord is with us.’ ”

“Your sister church in Cuba sends you a brotherly embrace… A hug, Idael”

Idael Montero Pacheco, Pastor of Ebenezer Baptist Church, Havana, Cuba
Cuban Covid Report:

June / 2021  1,087 New Infections per day
July / 2021  6,291 New Infections per day
Jan / 2021   0 deaths per day
July / 2021  47 deaths per day

Currently there are no hospital supplies (ex. syringes), and no cleaning supplies to sterilize medical centers. Infected persons are told to self medicate at home with no common medications available.

The Cuba Partnership Team doesn’t plan to invoke the affirmation of this proposal unless there is a legal means to send funds to Ebenezer Baptist Church in Havana, Cuba from Plymouth Church.

Please approve this urgent request to allow Plymouth members to personally donate through our church to Ebenezer Baptist Church to respond to this crucial crisis for our sister church members.

Cuba Partnership Team
Jan Campbell, Co-Chair