



**"The one who plants  
and the one who waters  
work as a team  
with the same purpose...**

**We work together as partners  
who belong to God."**

1 Corinthians 3:8-9 NLT



## Step 6 - DECIDE on a Personal Giving Plan

### *Experiencing Joy*

There is no formula, no quick accounting, no percentage target for a capital stewardship commitment. As always, the truest measure of stewardship is **equal sacrifice, not equal gifts**. Not everyone has the resources to make a million dollar gift, but every person can meaningfully invest in what God is doing at this church in proportion to their blessings.

If there is no formula for what one might give, then how does anyone gauge how “right” their commitment decision might be? Consider the questions below to discover your own internal measures.

- **Does this commitment make a difference in me in a personal way?** Will this commitment affect my life, allowing me to invest myself in the mission and ministry of my church?
- **Is this a decision I have taken time to pray about,** genuinely seeking God’s guidance in how God might work through me?
- **Is this a decision I will have had a significant conversation about** with my family and with my larger family of faith?
- **Did I think creatively about a comprehensive giving plan that represents what I am capable of giving?** What assets and resources am I giving?
- **Does this giving decision involve a sense of sacrifice in my life?** Do my priorities reflect my commitment to my church?
- **Am I discovering a new joy in giving?** There is something freeing and deeper about the life of grace that we never experience until we learn to give as freely and deeply as God gives to us.

*“Honor the Lord with your wealth. Give him the first share of all your crops. Then your storerooms will be so full they can’t hold everything. Your huge jars will spill over with fresh wine.” Proverbs 3:9-10 (NIV)*

## **STEPS to a Joyful, God-Honoring Commitment TOGETHER!**

Your financial commitment should be the result of a meaningful, spiritual journey. This personal commitment guide will help you to take your first steps. Use this guide to assist you in connecting with God to discover His will so that you may offer your full potential to fulfill God’s desire.

### **Step 1 - DELIBERATE with God**

Prayerfully seek God’s leadership. Ask God to shape your decisions. Walk through the doors God opens for you!

### **Step 2 - DISCOVER God’s Purpose for Your Church and His Will for You**

What is God calling this church to do and to be? How is God working through your church to affect people’s lives? How would God work through you to make a difference in ministry?

### **Step 3 - DISCUSS What You are Learning with Others**

Include your family in the discovery and decision-making process. Talk with and learn from the experience and example of others.

### **Step 4 - DEFINE a Sense of Sacrifice in Your Life**

What decisions and priorities could you make in your life to further invest yourself in your church? How can you give in ways that make a difference to you?

### **Step 5 - DETERMINE Your Potential for Giving**

Think outside the income-stream box. Capital giving may include new strategies for giving. Inventory your blessings and your potential for increased giving.

### **Step 6 - DECIDE on a Personal Giving Plan**

There are many methods for giving in a capital stewardship program. Capital giving might include any combination of weekly, monthly, quarterly, annual, one-time, and/or asset transfer gifts. Put together your own personal giving plan for the next three years to help you follow through with your commitment.

**This Commitment Guide will help you take these steps. We’ve already started the process as a whole church. By finishing the race, we’ll be starting a whole new era of ministry at RVCC!**

# Taking the Steps TOGETHER

This campaign is called **“Together”** for several reasons. The name emphasizes the value of having both campuses working together to the advantage of the ministries in both communities. It reminds us that by pooling the efforts and resources of all our faithful believers, together we can do a far better job of “Bringing Good News To The Poor.” We know that this can only succeed if we work together with God to make it happen.

## Where Have We Been So Far?

Already we have been working together on the first three steps to making a commitment that is both God-honoring and joyful:

1. **DELIBERATE with God**
2. **DISCOVER God’s purpose for our church and God’s will for us**
3. **DISCUSS what we are learning with others**

Pastor Roger has been equipping us in our Sunday morning messages with a biblical frame of reference for making our whole lives and our resources available for God to use in His Kingdom work. Our Home Fellowship Group studies and Home Information Meetings have given us the time to talk and deliberate about our direction as a church, and about our individual roles in the process.

The end result of the campaign will be our response as we each fill out our Commitment Cards. This card is not a contract, but rather a statement of intent. The church will use the information from the cards to begin the construction work that we’ve been preparing for years.

## Where Are We Now?

Now we need to be together with God, privately, as we prayerfully decide how we will financially support the campaign. The next few pages will help you think through steps four through six:

4. **DEFINE a sense of sacrifice in your life**
5. **DETERMINE your potential for giving**
6. **DECIDE on a personal giving plan**

Understanding that all I/we possess is a gift from God, and knowing that God delights in multiplying the gifts of His children, I/we rejoice in the opportunity to participate in our Together Campaign with the following three-year commitment:

\$ \_\_\_\_\_ / Weekly x 156 weeks = \_\_\_\_\_ or  
\$ \_\_\_\_\_ / Monthly x 36 months = \_\_\_\_\_ or  
\$ \_\_\_\_\_  One-time gift  Annually  Other

I/we will begin my/our gift on \_\_\_\_\_  
Signature \_\_\_\_\_  
*This commitment is a statement of intent and may be altered as circumstances change.*

**Contact Information - Please Print**  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
E-mail \_\_\_\_\_

If your desire is to provide gifts other than cash (such as stocks, bonds, mutual funds or other assets), please complete the following section:  
\$ \_\_\_\_\_ Approximate value of gift  
Description of gift: \_\_\_\_\_  
\$ \_\_\_\_\_ **Total Three-Year Commitment**

**Commitment Card**

## Gifts-In-Kind

Some non-cash assets such as vehicles, works of art, or other valuables may also make good gifts for the campaign, and in some cases they may offer the donor a similar tax advantage by eliminating capital gains tax. Remember that all gifts will be sold for cash in order to pay our construction costs.

## Legacy Gifts

Estate planning can also help donors direct some of their assets to the church at the end-of-life, and sometimes sooner, with valuable additional benefits. Any assets that can be passed on without going through the state probate process can eliminate the losses that always happen in probate, leaving more to go to your heirs and to the church. And some special financial instruments, (such as Charitable Remainder Trusts), can produce immediate cash for our building process while delivering guaranteed lifetime incomes for the donor.

## How can I make this kind of gift?

If you are considering making a non-cash gift, please contact Ron Pace, RVCC Church Administrator, (531-0757), so he can answer any questions and make preparations to receive any unusual items. We have qualified people available in the church to help you and your financial professionals walk through the process of making your gift.

**Note:** *Tax positions and tax law can be complicated and can change with new laws. Any discussion of tax treatment is not intended, and should not be considered, as tax advice. Consult your personal tax professional for advice on your tax position. Please check with the church business office for instructions and arrangements for the transfer of all forms of gifts other than cash.*

## Using Online Banking to Give Your Cash Gifts

Many people use electronic bill-paying systems to make their household payments. Some of the same tools can be used for church giving. If you already use a bill payer through your bank’s website or some other on-line site, contact the Church Administrator to set up your Together gifts the same way, (we will need to make sure the proper donor identification and gift purpose information is transmitted with your gift – not all bill-payers are the same). We also have plans to add a new electronic giving tool to our church website later this year to make giving even more convenient.

## Non-Cash Giving Options

Many of the best gifts a church can receive in a building campaign, such as our Together Campaign, do NOT come from donors' future income streams, but rather from assets the donors already own, either in their financial accounts or in their personal estate.

### Kinds of Non-Cash Gifts

#### Appreciated Assets

If an investment — like stocks, real estate, and other assets — has increased in value since its purchase and has been held for more than one year, then there may be tax advantages to transferring ownership of that asset to the church as a charitable donation. Giving the appreciated asset eliminates potential capital gains taxes for the donor while still allowing the donor to receive the contribution credit for the current market value of the asset. Because of its tax-exempt status, the church can sell the asset and receive full market value. Transaction costs are typically minimal and are paid by the church.

**What if I sell first then give the cash?** You may have to pay capital gains taxes which will reduce the after-tax proceeds from the sale. Consider the following example of a gift that is worth \$20,000:

	Sell First	Give Asset
Market Value	20,000	20,000
Original Cost	-10,000	-10,000
Appreciated Gain	10,000	10,000
Tax (assuming 28%)	2,800	0
<b>After tax value of gift to the church</b>	<b>17,200</b>	<b>20,000</b>
<b>Contribution credit to donor</b>	<b>17,200</b>	<b>20,000</b>

*“Brothers and sisters, God, has shown you his mercy. So I am asking you to offer up your bodies to him while you are still alive. Your bodies are a holy sacrifice that is pleasing to God. When you offer your bodies to God you are worshipping him. Don’t live any longer the way this world lives. Let your way of thinking be completely changed. Then you will be able to test what God wants for you. And you will agree that what he wants is right. His plan is good and pleasing and perfect.” Romans 12:1-2 (NirV)*

## Step 4 - DEFINE a Sense of Sacrifice in Your Life

### Connecting to Scripture

A three-year, over-and-above financial commitment to a capital stewardship program requires proper motive and motivation. The following study will help you to discern both your heart and God’s heart for giving generously.

**In terms of affecting people and ministries, what will this project accomplish for God, for others, for you?** (Matthew 28:19, Luke 17:20-21, 1 Kings 5:5)

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**What does your heart prompt you to do? Describe it.** (Exodus 25:1-2, 35:4-29, 1 Corinthians 13:3, 2 Corinthians 9:7)

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**What is your Prayer Plan to discern God’s will?** (Luke 11:9-10, John 17, Matthew 6:5-13)

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**What does “sacrifice” mean to you? Define it.** 2 Samuel 24:24, Romans 12:1-2, Luke 21:1-4)

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**What can you do to give sacrificially? Start a list.** (1 Chronicles 29:1-10, Acts 2:44-47, Acts 4:32-37)

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*“You do well in everything else. You do well in faith and in speaking. You do well in knowledge and in complete commitment. And you do well in your love for us. So make sure that you also do well in the grace of giving to others.” 2 Corinthians 8:7 (NirV)*

## Step 5 - DETERMINE Your Potential for Giving

### Creative Giving Ideas

These creative ideas are to help you think about some areas where God may be asking you to consider cutting back for a season as His way of providing what you can give to the Together Campaign. Use this worksheet to evaluate what you have available to give.

#### Income & Giving

Increase giving by \$\_\_\_\_/week (beyond tithe) \$ \_\_\_\_\_  
 Designate bonus income (birthday, work bonus, etc.) \$ \_\_\_\_\_  
 Designate "former payments" after paying off debt \$ \_\_\_\_\_

#### 3-Year Total

#### Life-style/Priority Change

Reduce eating out by \$\_\_\_\_/week \$ \_\_\_\_\_  
 Take lunch to school/work, saving \$\_\_\_\_/week \$ \_\_\_\_\_  
 Reduce household food budget by \$\_\_\_\_/week \$ \_\_\_\_\_  
 Reduce entertainment expenses by \$\_\_\_\_/month \$ \_\_\_\_\_  
 Cut back on coffee, saving \$\_\_\_\_/week \$ \_\_\_\_\_  
 Reduce Christmas expenses by \$\_\_\_\_/year \$ \_\_\_\_\_  
 Walk, bike, bus, or carpool, saving \$\_\_\_\_/week in gas \$ \_\_\_\_\_  
 Cancel cable TV, saving \$\_\_\_\_/month \$ \_\_\_\_\_  
 Delaying planned expenditures, saving \$\_\_\_\_/yr \$ \_\_\_\_\_

#### Giving Assets

Donate stocks, real estate \$ \_\_\_\_\_  
 Give possession of value (boat, car, etc.) \$ \_\_\_\_\_

#### Time & Talent

Work extra job, earning \$\_\_\_\_/month \$ \_\_\_\_\_  
 Donate services/materials, personally or through your business \$ \_\_\_\_\_  
 Other ideas: \_\_\_\_\_ \$ \_\_\_\_\_  
 Other ideas: \_\_\_\_\_ \$ \_\_\_\_\_

**Resulting Three-Year Potential Commitment:** \$ \_\_\_\_\_

*"Here is something to remember. The one who plants only a little will gather only a little. And the one who plants a lot will gather a lot. You should each give what you have decided in your heart to give. You shouldn't give if you don't want to. You shouldn't give because you are forced to. God loves a cheerful giver. And God is able to shower all kinds of blessings on you. In all things and at all times you will have everything you need. You will do more and more and more good works. It is written, 'They have spread their gifts around to poor people. Their good works continue forever.'" (Psalm 112:9)*

**2 Corinthians 9:6-9** (NirV)

## It Adds Up Fast!

Did you know that just \$10 per week adds up to more than \$1,500 over three years? \$25 a week adds up to almost \$4,000! And \$100 a week becomes more than \$15,000 over 156 weeks! Are you getting the idea? God is able to use a sacrifice of any size!

### How Potential Commitments Add Up Over A 156-Week (Three-Year) Period

WEEKLY	MONTHLY	ANNUALLY	3-YEAR TOTAL
\$10	\$42	\$500	<b>\$1,500</b>
\$12	\$50	\$600	<b>\$1,800</b>
\$23	\$100	\$1,200	<b>\$3,600</b>
\$38	\$167	\$2,000	<b>\$6,000</b>
\$58	\$250	\$3,000	<b>\$9,000</b>
\$96	\$417	\$5,000	<b>\$15,000</b>
\$192	\$833	\$10,000	<b>\$30,000</b>
\$288	\$1,250	\$15,000	<b>\$45,000</b>
\$577	\$2,500	\$30,000	<b>\$90,000</b>
\$962	\$4,167	\$50,000	<b>\$150,000</b>
\$1,923	\$8,333	\$100,000	<b>\$300,000</b>

#### More Creative Ideas:

- Enjoy a family activity at home instead of going out
- Forego personal luxuries - tanning, hair coloring, pedicure, etc.
- Empty your change jar
- Have a car wash
- Cancel magazine, CD, or book club subscriptions
- Cancel one vacation
- Hold a garage sale
- Delay purchase of car, furniture, etc.
- Give income tax refund
- Rent a room or add a roommate