

## **Giving at the Smithers Christian Reformed Church - 2020**

The Smithers Christian Reformed Church incurs operational costs associated with local church programs as well as offering support to various local, regional and international ministries. To support these ministries it is important that the congregation is familiar with what these costs are and are committed to contributing to these financial needs. In this way we can share God's blessings we have received and use those blessings to benefit others with spiritual, mental or physical needs.

We have compiled a series of commonly asked questions regarding the budget of the church and giving in general. This document is intended to supply answers to those questions and familiarize the congregation with how to contribute financially. If you have any additional questions or need clarification on items in this summary feel free to contact the church bookkeeper or a council member.

### **Budget**

What are the items covered by the Church Budget?

*The church budget covers all of the operating expenses incurred by the church including salaries for the staff, lights, heat etc. The budget also covers some local ministries associated with our church as well as support for denominational ministries regionally and globally. To get a full description of the Smithers CRC budget or a copy of the budget please contact the bookkeeper or a member of council.*

May I have a copy of the Church Budget?

*A copy of the budget is available to all members and regular attenders.*

How can we give to the budget? Where do I place my budget donation?

*You can give to the budget by a number of means; an auto-withdrawal can be set up with the bookkeeper, cheques or cash for the budget can be placed in the slotted budget box near the mailboxes in the foyer of the church or you can place a cheque marked for the budget in the weekly collection. You can also use the new Bridge App to facilitate giving.*

If I place funds in the budget box, where do those funds go?

*Funds placed in the budget box will go towards the budget– this includes cash or tokens placed in the budget box.*

Does my Sunday Morning Offering contribute to the budget?

Your Sunday morning offering does not contribute to the budget unless the offering is designated specifically for the budget. See the question below – does the church collect for other causes?

Why don't we have budget envelopes anymore?

*For years we had a system in which each individual requesting a year-end tax receipt was assigned a number and given a set of envelopes assigned to that number to track weekly church donations. A decision was made to stop utilizing the envelopes as a majority of people were not using the envelopes and it was costly to have the custom envelopes supplied. Individuals who want their donations tracked simply use tokens, cash in an envelope marked with their name, a cheque identifying the giver and the cause, pre-authorized bank withdrawals or the Bridge App. (more information on the Bridge App. below)*

What are the advantages of pre-authorized payments?

*Pre-authorized payments allow for: offering regular support to the church in the amount you choose at the time of your choosing, continued support to the church when you are away, regular and dependable flow of contributions, better budget and cash flow planning and reduction of paperwork and bookkeeping.*

Do we still give funds to Ministry Shares? What are Ministry Shares?

*Ministry Shares have been a part of our church budget for a significant amount of time. The Christian Reformed Church is a large organization and Ministry Shares have been a means of ensuring there is financial support for ministries that generally are broad in nature and have been endorsed by the wider CRC community. Local churches have been asked to contribute to these ministries to ensure they remain functional.*

## **Faith- Promise Giving**

Why have we re-initiated faith-promise giving?

*We have re-initiated faith-promise giving to remind the congregation that we should be giving at the beginning of the year, month or week as the individual chooses. We also want to bless our ministries as we have been blessed, not from the leftovers, but rather from the first fruits.*

*The faith- promise giving commitment will give the church council a good indication that the provisional budget suggested to the congregation for approval is in line with the congregation's desire for our ministries. As with any successful budget, the council's intent is to stay on budget throughout the year. This acts as an encouragement for the positive work of the church staff and our ministry. We wish to avoid the constant grey cloud that comes with our monthly budget deficit statement.*

Where do I return the Faith-Promise pledge forms? Who reviews the pledge forms?

*The pledge forms are returned in a sealed envelope to the church bookkeeper or one of the deacons. They will be held in confidence. The pledge forms will be reviewed to determine if each member or attender has given consideration to making a pledge to the budget – not the amount they pledged.*

*The church bookkeeper will review the pledges at the half way point in the year and provide a brief summary to each individual or family that pledged with the amount pledged (a reminder) and the amount actually received to date.*

What if I don't want anybody to know the amount that I donate to the church?

*There is an option on the pledge form for 2020 to indicate that you do not wish your pledged amount to be made known. However, if you wish to be discreet about the amount pledged we ask that you mark your pledge form as such and return it. Please consider how you have been blessed and contribute accordingly.*

## **General Giving**

Does the Church collect funds for other causes?

*The weekly offerings are generally not associated with the budget unless the offering is specifically for the budget. The weekly causes that we collect for are causes that the deacons feel are aligned with our ministry perspectives and worthy of our support. Local causes such as the local food bank, Rough Acres Bible Camp, GEMS and Cadets as well as national or international causes such as World Renew, Resonate and Canadian Foodgrains Bank benefit from these funds. An annual collection schedule is compiled by the deacons outlining the causes that will receive weekly offerings. The causes associated with our weekly collections must be eligible for charitable contribution status.*

Can or should I donate to other causes not supported by this church?

*Each individual must ultimately decide what causes they want to support, so giving to other causes is welcomed and encouraged. We do suggest however that you give due consideration to supporting the pastor, the staff and the other items contained in our budget as we strive to carry out our local ministry.*

Are donations to the church eligible for charitable donation tax status?

*Yes, your donations are eligible for charitable donation tax status. If the bookkeeper can track your contributions you will receive a receipt identifying the amount donated through the Smithers CRC. You are strongly encouraged to donate with the intent of receiving a tax receipt as the tax savings*

*generated can be significant and can be used to the further benefit of ministry causes you wish to support.*

What are tokens and how do I receive them?

*Rather than placing loose change in the weekly offering and not receiving recognition for your donation, tokens provide a means of making your weekly contributions eligible for tax savings. Tokens can be purchased through the church administrator in varying amounts and various denominations. Once you have received your tokens they can be placed in the weekly collection as you like. Tokens are valid for a given calendar year. The token color changes with the end of one year and the beginning of the next. Any tokens that are not received in the year that they are issued will be counted toward the budget on December 31 of the year of issue.*

Is there an App that we can use for digital transfers of funds to the church?

*Recently the Bridge App. has been made available to the congregation. This App offers a wealth of information regarding our church in a digital format. Once you are an approved App. user, simply click on the give button, fill in the appropriate fields, and select either "church budget" or the specific weekly collection listed. After clicking on "continue", you will fill out your personal information, and then payment means. Your year-end receipt will include this giving along with all your other donations made using this and other means (tokens, monthly debit, cheques).*

## **Building Fund**

Does the budget include amounts owing for the church building?

*The capital campaign and the associated pledges to that campaign have come to an end. Great progress has been made with regard to achieving our financial goals associated with the building. We still have a mortgage and the associated interest to pay prior to completing this obligation. The budget for 2020, and going forward, will contain line items for reducing the principal owed and covering the interest owing. This will continue until the building is owned outright. The building fund has been re-established to allow for direct donations to this cause.*

Bookkeeper : Jenna Hessels Church Administrator : Sylvia Buikema

Deacons : Barb Bandstra, Claudia Perry, Edith Beerda, Cathy Taekema, Bob Bergen, Dave Ripmeester