Hope Church of Northwest Arkansas

Finance Department

Introduction

The Finance Department has the responsibility to protect the integrity and reputation of the church and those who are asked to handle money. Confidentiality is paramount while dealing with contributions. There are many unique and sometimes technical legal rules that apply to church finances. The regulations of the Internal Revenue Service and General Accepted Accounting Principles (GAAP) will be our guide.

Fiscal Year

The fiscal year for all church finances shall be January 1 to December 31.

Finance Department Positions

Director of Finance Policy (Must be a member of the church and on the Board of Elders)

The Director of Finance is accountable to the congregation to disburse all funds received into the church treasury in a responsible and organized manner in accordance with the policies and procedures established by the church. The responsibilities of the Director of Finance are as follows:

- To supervise the disbursement of all money contributed to the local church budget, keeping accurate records of how money is spent.
- To be knowledgeable about collecting, counting and recording procedures.
- To participate in and report finances regularly to the appropriate staff, Elder and congregational meetings. EXCLUSION: This position does not include reconciling financial statements.

Church Treasurer

The Treasurer position primarily receives the funds that come into the church treasury, records the funds, deposits the funds and forwards information about the deposit to the Senior Pastor and Board of Elders. The responsibilities of the Treasurer are as follows:

- To be accountable to the congregation through its designated Board of Elders and paid staff leadership.
- Receive funds from whatever source, providing permanent receipt and report them to the Senior Pastor and Board of Elders.
- Records the contributions to each family's contribution record.
- Produce individual donor statements of all donations received during a calendar year and mail within the first two weeks of January each year.
- Prepares journal entries and post them to the general ledger.
- Deposits the funds in the bank in a timely fashion.
- Process all checks, recording them in the appropriate accounting software program.
- Process all payroll checks, Tax Form 941's, W-2's and other government records required in a timely fashion.

- Insure that computer files are backed up weekly, at a minimum monthly, and the back-ups are stored off premises.
- Prepares the weekly, monthly and annual finance reports.
- Supervise balances to insure sufficient funds are maintained.
- Maintains filing system and storage system for all financial records and banking records for easy retrieval.
- Maintain historical data, and establish a retention system for old financial records in accordance with government requirements (minimum of 5 years).
- Files all required federal and state tax forms.
  EXCLUSTION: This position does not include reconciling financial statements.

Reconciliation Secretary

- Reconciliation Secretary is a separate role and is approved by the Board of Elders.
- Person may not be the Director of Finance, Treasurer, or a member of the immediate family of any of these.
- Reconciliation of bank financial statement takes place at the church and records remain at the church.
- Perform bank reconciliation each month in a timely fashion.
- Verify that all checks have been properly signed.
- Verify that the bank balance reconciles to the bookkeeping records
- Signs and dates the reconciliation report.
- The Reconciliation Report is provided to the Treasurer.

Policies and Procedures

Confidentiality of Information:

It is very important that anyone who has access to the contribution records of individual donors keep this information strictly confidential. Try to keep the number of people with access to individual's contribution records to a minimum.

Weekly Deposit:

1. The Treasurer retrieves the monies from the safe and verifies that all amounts recorded on the receipts form are correct.
2. Contributions from checks and envelopes are then recorded in Quickbooks.
3. After all donations have been verified and recorded, they are prepared for deposit with proper stamped endorsements and deposit slip information completed.
4. The "Weekly Deposit Detail" report is completed to indicate how the receipts are to be recorded to the General Ledger accounts with the Journal entries also being completed.
5. The deposit is then taken to the bank with the written acknowledgement obtained from the banking institution.
6. Finally, the deposit slip(s), the Weekly Deposit Detail report, the Receipts Report and any other documentation shall be stapled together and directed to the proper recording in Quickbooks.
7. The packet is then filed in the appropriate "Weekly Deposits" notebook.

Weekly Financial Reporting Package:

The Treasurer completes financial reports on a weekly basis. A brief definition/synopsis of the information contained in/purpose of each statement is detailed below:

- Weekly Deposit Detail Compared to Last Year: This financial statement provides a summary of the operating results of the church for the last Sunday compared to the same week in the previous year.
- Year To Date Deposit Detail Compared to Last Year: This financial statement provides a summary of the operating results of the church Year to Date from the last Sunday compared to the Year to Date total for the same week in the previous year.
- Weekly Deposit Detail: Provides a breakdown of each contribution and whether it was designated funds.
- Account Register: Provides account activity for the previous week (Sunday – Saturday).
- Balance Sheet: This financial statement provides a snapshot of the financial position of the organization as of the last Sunday. It summarizes assets, liabilities and net assets of the organization.

Statements of Contributions:

For members, with contributions, annual statements are prepared and mailed. At any other time by request of the contributor, a statement can be prepared and mailed detailing all contributions up tot that date of request. Statements shall include a record of giving and balances. Questions and discrepancies should be immediately reported to the Director of Finances. The Treasurer shall maintain discreet confidentiality in all matters relating to personal contributions.

Check Requests:

Staff members and volunteers who need reimbursements for items purchased or need checks sent directly with orders must complete a Reimbursement Request Form. The explanation for the expenditure, budgetary line items to be charged and a signature must accompany. The Senior Pastor shall then approve all requests by signature. Reimbursement Requests should be submitted in advance for timely processing and should be paid separate from employee salary. ALL EXPENDITURES MUST HAVE THE SENIOR PASTOR'S APPROVAL BEFORE PROCESSING.

Disbursing Payments:

The forms (Reimbursement requests, invoices, etc.) shall be forwarded to the Treasurer for check production. The Senior Pastor or his designee shall sign all checks. Checks will then be distributed either through mail or interoffice mail. ALL CHECKS MUST BE PRODUCED THROUGH QUICKBOOKS AND PRINTED AS LASER CHECKS. No handwritten checks are allowed. All checks shall be professionally printed with security features included.

Payroll:

The Treasurer is responsible for preparing payroll for the church staff. This includes the regular distribution of payroll, the paying of required payroll and withholding taxes, the preparing of quarterly and annual IRS reports and the distribution of the W-2s in January of each year. Employees are paid according to amount set up in current church budget communicated by the Director of Finance. Payroll shall be bi-weekly for the entire staff unless otherwise directed. All paid staff members shall receive W-2s at the end of each year.

Disbursements from Restricted (Designated) Accounts Policy:

A disbursement from a restricted account may only be for what the funds were received. A restricted account may not be overdrawn for any reason. Restricted accounts should be zeroed out in a timely manner. When a restricted account has a "sister" general budget account, the funds from the restricted account must first be used before using funds from the general budget account.

Posting to General Ledger:

Once a check has been generated via the church software by the Treasurer, posting to the general ledger via Quickbooks shall be conducted by the Treasurer. If any questions or discrepancies are indicated, it shall be his/her responsibility to inquire until fully satisfied these policies have been followed.

Why Senior Pastors Are Keeping Churches Broke

January 7, 2015 by RocketAdmin

Have you ever put your everything into something and not seen the results you hoped you would see? That was me. In 2008, I left my church staff position as a CFO to start my own company. When I started, the company's name was actually ReThink Money.

I started the company to help pastors and people win with their personal finances. My thought was simple, *if I can just educate enough people about their personal finances, they will become debt free & start being generous people to their church*. I couldn't have been more wrong. As I soon found out, people don't give more to the church when they receive help with their personal finances. They become more generous when God totally grabs their heart & rearranges it from inside out. While this can happen from a personal finance course, it wasn't as explosive as I wanted it to be. And you know what got to me the most?

A lot of Senior Pastors that hired me to come into their church, didn't even show up for the personal financial training. **I would get hired to preach about money because they didn't want to**. This was alarming to me. So, as I dug deeper into why churches were not breaking through financially, I saw that the common factor wasn't classes they were offering or systems they implemented, **it started with the MINDSET of the senior leaders**.

I spent the next 3 years working onsite with senior leadership teams of churches on how to increase church giving without doing silly fundraisers.

Here are the 3 steps I've seen in hundreds of churches that increase tithing and giving, and will help your church be financially healthy in 2015.

1. **Clarify the Win**

How much do you want to increase your giving in 2015 exactly? Most pastors do not have an exact answer for this. Instead of saying *I want our giving to go up*, you should have clarity and say *I want our church giving to go up 15% by the end of this year*.

Do you know your number this year? If you don't, you are waiting on hope and chance to be on your side and you'll probably get the same results you got last year.

2. **Clarify the Owner**

When I sit down with senior pastors and leadership teams I ask this question, "Who is in charge of increasing operational giving this year?" Crickets.

Then I would ask them to write down their answers without talking with anyone & there was never a clear winner. Why? Most churches don't have a person who is responsible for financial increase. We say stuff like, *this is everybody's job*. Well guess what, when it's everybody's job, it's nobodies job. Your church can't breakthrough by committee. It takes a person to say, *I'll take this responsibility. I'll do it*. Who is responsible in your church?

3. **Clarify The Plan**

It's great to know how much you want to increase & who is in charge but without an intentional plan for growth, you probably won't get there.

So, what's your 2015 month-by-month plan to breakthrough financially?

Is it on paper? Can you literally print it out right now & it has specific actions you will take for the next twelve months?

Most churches DON'T do this, so don't feel bad if you can't produce this document.

Accounting Instructions

All documents, receipts, invoices, and any other materials with financial information are to be retained in the Accounting Office in a secure location for 7 years.

Weekly:

Accounts Receivable

1. Gather checks and Cash.
    a. Check little church in sanctuary for any items (key in right side desk drawer)
    b. Mailbox
    c. Pull bank bag from safe (offering collected on Sunday and counted by 2 people)
2. Put all checks and envelopes in alphabetical order, but put any designated funds at the back.
3. Copy all checks (change copier settings to 64% to print 8 checks on a page).
4. Stamp back of checks (Stamp in right side desk drawer).
5. Enter “Sales Receipts” for each contribution, dating them the previous Sunday.
    a. Use “Unknown” for job/customer when entering generic cash.
6. Add all cash (staple calculator tape to check copies) and checks.
7. Go to “Record Deposits”, select all items (comparing total to manual calculation) and proceed with deposit.
8. Go to Reports/Memorized Reports/Banking/Weekly Deposit and print 1 copy.
9. Fill out deposit slip
10. Throw away cash envelopes
11. Put deposit back in bank bag and lock in safe until ready to take to bank.
12. Put counter’s form in blue notebook (staple counter tape to it).
13. Go to Reports/Memorized Reports/Banking/Weekly Deposit Detail and print 3 copies.
14. Go to Reports/Memorized Reports/Banking/Weekly Income Compared to Last Year and print 3 copies.
15. Go to Reports/Memorized Reports/Banking/YTD Income Compared to Last Year and print 2 copies.
16. Go to the Operating checking account and make transfers for all designated funds (use Weekly Deposit Detail report as a reference).
    a. Mission General is to be transferred to Alms account.
    b. Rest are self explanatory
17. Print the account register for previous week (Sun-Sat) (2 copies)
18. Print the Balance Sheet as of the previous Sunday (2 copies)
19. Gather copies of reports in the following packets:
    a. Deposit Packet – place in the current year’s Weekly Deposit notebook
        i. Weekly Income Compared to Last Year
        ii. Weekly Deposit Detail
        iii. Weekly Deposit
        iv. Copies of checks and envelopes
        v. Any other check stubs and misc items from deposited items
    b. Accounting Office Packet – place in the current year’s Financial Reports notebook
    c. Senior Pastor’s Packet – place in their inbox
        i. Weekly Income Compared to Last Year
        ii. YTD Income Compared to Last Year
        iii. Weekly Deposit Detail
        iv. Previous week’s Account Register
        v. Balance Sheet

Accounts Payable

1. Re-occurring bills and invoices (Paid via Arvest BillPay, Mail, or online)
2. Unique bills and invoices – must be reviewed and signed (invoice or check) by two authorized people.
3. Reimbursements – Only process if approved by Senior Pastor.

Semi-Monthly

Payroll (15th and Last day of the month)

1. Go to Payroll Center (Quickbooks).
2. On the Payroll Tab, choose Process Scheduled Payroll
3. Check date for accuracy
4. Continue, create paychecks
5. Put in correct amount of checks in printer face down/top first.
6. Check first check number for accuracy (on screen), choose voucher checks and print.
7. Tear off bottom stubs and place in current year Payroll notebook.
8. Sign checks and place in window envelopes.
9. Depending on when they are printed either give to Senior Pastor or distribute.
10. Go to Reports/Employees & Payroll/Payroll Summary
11. Change Dates to date of payroll and view to "total".
12. Add up the "Taxes withheld" and "Employee Tax Contribution".
13. Transfer this total from Operating Checking to Payroll Taxes account for the date of the payroll.

Monthly

Reconcile Bank Statement (to be done when statement is received)

1. Go to "Reconcile" in Quickbooks.
2. Check date and beginning balance (should match statement)
3. Input ending balance and any bank service charges and continue
4. Sort by check number and match up transfers (debits and credits)
5. Compare deposits and check off
6. Compare ACHs/EFTs and check off
7. Compare Checks and check off
8. Research any mismatches
9. After all items are checked off, difference should be $0.00
10. Choose Reconcile now and print both Detail and Summary Reports
11. Staple together Summary, Detail and Statement and place in current year Bank Statements notebook.

Loan Payment Adjustments

1. Find mortgage payment and update interest and principle breakdown based on Amortization schedule (in Accounting notebook front pocket)
2. (If there is a LOC balance) Find LOC interest payment and update to this month's actual amount (found by logging into AOB and looking for current month's transaction)

End of Month Reports (to be done after the end of the month)

1. In Quickbooks, review General Ledger report for previous month for accuracy. The GL report is found by going to Reports/Accountant & Taxes/General Ledger. Check the following things:
    a. All transactions listed in Operating Checking have an expense account in the 60000 range.
    b. All transactions listed in the Designated Funds accounts are hitting an expense account in the 90000 range. (Except Payroll Taxes)
    c. All transactions listed in the 60000 expenses accounts are hitting the Operating Checking account. (Except for 'Loss')
    d. All transactions listed in the 90000 expense accounts are hitting designated accounts.
2. Export GL report to the Cash Flow report (F: Drive) by choosing Excel/Create New Worksheet/in existing workbook and browse for the correct year's Cash Flow report and press Export.
    a. When the workbook pulls up, move the new sheet to the end and name it <Month><Year>.
    b. Go to View/Split to turn off the split.
    c. Go to cell I4 and in the View ribbon choose Freeze Panes.
    d. Decrease zoom to 80%
    e. In Operating Checking, highlight any transfers (expect for payroll)
3. In Quickbooks, pull up Profit and Loss Standard report for the previous month by going to Reports/Company & Financial/Profit and Loss Standard.
4. In Excel, go to the first sheet called CashFlow<year> , unhide the new month and input the following:
    a. All data from the Profit & Loss Standard report
        i. Ordinary Income
        ii. Ordinary Expenses (65000 Loss is input at the bottom under "Depreciation of Fixed Assets" because it doesn't impact cash flow.
        iii. Other Income (called Designated Income in Excel)
        iv. Other Expenses (called Designated Expenses in Excel)
        v. Verify net totals
    b. Any purchases or sale of assets (Found on GL Report)
    c. Decrease to Liabilities (principle portion of mortgage payment found on GL report account 27000)
    d. Increase to Liabilities (Found on GL Report accounts 27500 and/or 27000)
    e. Transfers between designated, operating and other funds.
    f. Check for a variance on GL# 24000 and input if there is one. (If a positive number on GL report, enter as negative on Cash Flow report and vise versa.)
5. Pull up Balance Sheet as of the last day of the previous month by going to Reports/Company & Financial/Balance Sheet Standard.
6. Compare balances on Balance Sheet and Cash Flow report.
7. Research offages
8. Save Cash Flow report and close
9. Email Senior Pastor and Elders the following reports (All saved on the F: drive)
    a. Cash Flow Excel Doc.
    b. Balance Sheet (Go to File/Save as PDF)
    c. P&L vs. Budget found under Reports/Memorized Reports/Accountant. (Export to new workbook and remove left/right margins and adjust to 90% then save as PDF)
    d. Disbursements found under Reports/Memorized Reports/Accountant. (PDF)

Taxes (to be done by the 15th for the previous month)

1. Go to Payroll Center
2. Check the dates (2 about mid page) needing paid and click "view/pay"
3. For the FED check (US Treasury)

    a. Uncheck the "to be printed"
    b. Change check number to "EFT"
    c. Go to eftps.gov and log in using information in current year Payroll notebook.
    d. And make payment
    e. Print receipt and place in current year Payroll notebook.
4. For the State check
    a. Print check
    b. In Payroll Center, click "Process Payroll Forms"
    c. Choose State and AR941M
    d. Choose month before.
    e. Amount on form should match check amount
    f. Print 2 tax forms only
    g. Staple one copy to the check stub and place in current year Payroll notebook.
    h. Mail 2nd copy with check

Missionaries (to be done asap after last Sunday of the month's deposit is processed)

1. Print checks (transfer money to supplement balances to meet current thresholds)
    a. Claudia
    b. Morgan's
    c. Jackie Reina
    d. Harrisons
    e. OBC
2. Make deposits at Arvest for Claudia, Morgan's and Jackie Reina.
3. Mail Harrisons and OBC

Quarterly

Tax Report (to be done the by the 15th of the month following the end of the quarter)

1. Go to Process Payroll Forms and choose Federal form.
2. Choose form: Quarterly Form 941/Sch. B – Employer's Quarterly Federal Tax Return
3. Ensure form in complete.
4. Ensure lines 14 and 15 are blank.
5. Submit form and print two copies of Tax Form Only.
6. Sign and mail to address found on the instructions page.
7. File copy in current year payroll binder.

Annually

Donor Statements

1. Ensure that all checks post dated 12/31 of the previous year are input into Quickbooks.
2. Go to Reports/Memorized Reports/Customer/Donor Statement
3. Print with Page Break after each major grouping. **Print Preview to ensure it looks correct before printing. Print in printing room. Do this twice.
4. Create a binder to contain one copy.
5. Review the reports and remove any non donations that might have printed.

6. Determine who the last donor is and reprint only theirs (use filters) to obtain version without overall total.
7. To print labels:
    a. Go to File/Print Forms/Labels
    b. Choose Customer Type – all customers
    c. Print Labels
8. Type up cover letter and email to Pastor for approval.
9. Print enough to accompany each donor statement on letter head paper.
10. Stuff envelopes and apply labels.
11. Handout to the regular attendees by last Sunday of January.
12. Mail remaining by 1/31

W-2s & W-3

1. Purchase packet for 10 employees from Office Depot
2. Go to Process Payroll Forms and choose Federal Form.
3. Choose form: Annual Form W-2/W-3 – Wage and Tax Statement/Transmittal
4. Select all employees and Review/Edit
5. Answer all questions.
6. Print all copies
7. Bundle each employee's copies and stuff their copies in the provided envelopes.
8. Provide to employees by 1/31
9. Bundle Federal copies together and mail to the provided address.
10. File copies in last year's Payroll Binder.

State Form

1. Go to Process Payroll Forms and choose State Form.
2. Choose form: AR3MAR – Employer's Annual Income Tax Reconcilation for Monthly Filers
3. Print and Mail with copies of W-3 and W-2s to provided address.
4. File copies in last year's Payroll Binder.

How to Talk About Money in Church

If we are avoiding the subject or trying to make it more palatable, we are doing our congregations a huge disservice.

From auctions to raffles to bad rap songs, there are many “creative” ways churches broach the subject of money. In the process, we’ve come to realize that, in avoiding the subject or trying to make it more palatable, we were doing our congregation a huge disservice.

Jesus knew better. About 25 percent of his teaching in the Gospels relates to money, stewardship, and the resources God has given us. Why? “Where your treasure is, there will your heart be also.” (Luke 12:34) There is a direct correlation between what we do with our money and what we truly believe. We want our church to give because we want our church to worship Jesus. Preach the grace, goodness, and generosity of God in Jesus Christ, and then explain how the Bible instructs us to respond in part through giving. Cheerful giving requires a heart regenerated by the Holy Spirit, which requires the message of the gospel (what Jesus does for us, in us, and through us).

Just because the good news is proclaimed in the pulpit, however, doesn’t mean that the sheep always comprehend. Often without even realizing it, people accustomed to a culture of abundance and materialism—and sinners by nature—will resist the call to give. For new or unfaithful Christians, a paradigm shift is in order. Pastors and leaders must address common concerns and demonstrate, through both teaching and example, how the gospel applies to all of life. To help you in this work of patiently shepherding the flock, here are some of the most frequent questions and arguments about giving that I’ve encountered as a pastor, along with how I might respond:

My giving habits are none of your business. Money is a private matter between God and me. There is nothing magical or especially holy about money. It’s just a gift. A tool. We can wield it wisely or foolishly, so we need to hold each other accountable for how we use it. Though we will give a personal account to God for how we steward our resources (Mt. 25:14–30), he has given us these resources in part to help build his kingdom and spread the gospel, which is not a solitary, private accomplishment, but work that is carried out by the church (Acts 2:44–47; 2 Cor. 9:1–5). Plus, given the amount of airtime and gravity money gets in Scripture, if we can talk about prayer, marriage, parenting, worship, and so on, then surely we can talk about this integral component of discipleship.

I’m ashamed of my debt and poor management. Talking about money makes me feel inept. As Christians because our identity is secure in Jesus (not in our portfolio), we need not feel shame for the condition of our finances (Col. 3:3). Rather, we are free to bring all our iniquities into the light without fear (1 John 1:7).

I need to save money before I can give any. It’s not wrong to save or spend, but neither should replace giving. When the economy lags, our idols tend to shift from rash spending to incessant hoarding. Regardless of circumstances, God is trustworthy, so we mustn’t trade over-consumption for excessive self-reliance (Ps. 73:23–26; Mt. 6:28–33; Luke 13:21).

Churches are all about the money. Again, money is just a tool—and Jesus spoke about it more than we do. And more than that, it's a means to our hearts and the hearts of others. This is kingdom work, not empire building. We want to use our resources to see as many people as possible meet Jesus. (For this reason, it's important for a church as a whole to give generously as well.

I don't trust the church. If someone doesn't trust the church enough to give or be involved, this probably indicates another underlying issue, possibly a lack of trust in and resistance to authority in general. In any case, if someone can't be led to trust their church, they should probably find a church they can trust and go there instead.

I give to other organizations, ministries, charities—"the 'church' at large." When it comes to giving, a Christian's first obligation is to contribute to the health and well-being of the local church (Gal. 6:10). The church is not an organization; the church is a family (Rom. 8:15–17; Eph. 2:19; 1 Tim. 5:1–2). Not giving to your local church would be similar to a parent who works hard, earns a living, and then buys a bunch of new clothes for the kids down the street while his own children run around wearing garbage sacks. Exclusively cause-oriented giving could also represent a measure of pride and a lack of passion for the gospel. Rather than cause-oriented interests, we as the church must remain a decidedly cross-oriented people. Causes come and go like fads—sadly whether they're resolved or not. Only the message of Jesus' death and resurrection in our place offers consistent, universal, and eternal hope. God's chosen vehicle for this message is the church, so we have a responsibility to make sure she's healthy. A generous lifestyle does not stop there, however, and I very much encourage widespread giving to other organizations, ministries, charities, etc., after you have given to the local church.

The Bible says to give in secret. We shouldn't talk about our giving habits. Secrecy is a spiritual discipline that is appropriate under certain circumstances and with right motives, but the Bible also includes many examples of public benevolence (Mt. 6:4 cf Mark 14:3–9; Luke 21:1–4; Acts 4:36–37). Jesus says, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven." (Mt. 5:16)

Paul even encourages healthy competition when it comes to giving (2 Cor. 9:1–5), and givers in the early church publicly presented their offerings (Acts 4:35). The difference-maker is the heart: what's your motive? If you want everybody to know about your giving—why? Do you want recognition, or do you want to encourage others? If you don't want anybody to know about your giving—why? Are you ashamed, are you really not giving, or is there a legitimate reason why the details would be distracting?

I can't give—I'm a poor college student. Our culture encourages college students to live beyond their means by taking out exorbitant loans against an uncertain future. Debt in the form of financial aid may not be wrong, but it's not something to be entered into lightly either. While investing in a career track and establishing discretionary spending habits, many college students practice little to no sacrifice. Start somewhere. Also, remember that stewardship includes time. The church needs some time from the folks who can give us more dollars and some dollars from the folks who can give more time.

I can't give—I don't have anything. In his book *The Treasure Principle,* Randy Alcorn writes, "When people tell me they can't afford to tithe, I ask them, 'If your income were reduced by 10 percent would you die?' They say, 'No.' And I say, 'Then you've admitted that you can afford to tithe. It's just that you don't want to.'"

Start simple, start small—start anywhere. God will grow your faith. If you never give God anything to work with, nothing will change. Give him room to cultivate in you a generous, faithful heart.

I want to give, but I just keep forgetting. Invite others to hold you accountable. Pursue discipline. Set a calendar reminder on your computer or phone, and give online.

I am giving faithfully. Thank you! Consider telling your story to encourage others to "excel in this act of grace also" (2 Cor. 8:7) At the same time, it's important to remember that we can never out-give God (Ps. 16:11; Mal. 3:10; John 4:14). This reality should always keep us in humble pursuit of his grace. Also, generous biblical stewardship is not limited to financial giving, but includes our time and the spiritual gifts (talents and skills) God has given us.

Participation in the local church can't simply be a business exchange where we essentially pay for religious services or give to satisfy our conscience. Jesus calls us to be all in, but this will look different in various seasons of life. Some may have few dollars, but lots of hours to volunteer. Others may be in a frantic season of work when all they have time to do is write a tithe check. How do you talk about money in church? It's all about Jesus. Avoid gimmicks and guilt, and stick with the gospel. This may take more work, more shepherding, more personal involvement—answering more questions and objections—than conventional fundraising methods, but in the end, the payoff is much greater because the bottom line is hearts and people, not dollars and cents.

“Seven Promises God Gives People Who Tithe”

These promises about the tithe come from my primary passage **Malachi** 3:8-12, during which God makes this request, **“‘Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,’ says the Lord of hosts.”** This is what God says He will do if you test Him:

1. **“I will not open for you the windows of heaven”** – This indicates a sudden deluge of activity. It is important to note God used this same verbiage in Genesis 7:11-12 when referring to **Noah’s flood**.
2. **“and pour out for you a blessing until it overflows.”** – Rather than being a destructive form of judgement as in Noah’s day, this sudden deluge of activity will be blessings which cannot be contained.

3. **“Then I will rebuke the devourer for you”** – Many feel that there was also a physical drought during **Malachi’s day** in addition to the **spiritual drought**. The caterpillars and locusts which devoured crops were under God’s mighty hand. So are the devourers in your life.
4. **“so that it will not destroy the fruits of the ground”** – It has been my experience things just last longer for those who put God first with their finances. The cars last longer. The appliances last longer. The HVAC seems to keep working.
5. **“nor will your vine in the field cast *its grapes*,”** says the Lord of hosts. – Back to farming, you will no longer be a barren land. You will live a fruitful and joyful life. While God may directly bless your **finances**, He may choose to bless other areas of your life such as your family, health, career or spiritual condition of those you love.
6. **“All the nations will call you blessed”** – Wikipedia states there are 195 countries in the world today. Google Analytics says the leadership content from this site has been read in 198 countries since the beginning of the year. Literally, every nation in the world has benefited from this site’s content.
7. **“for you shall be a delightful land,”** says the Lord of hosts. – A revival of generosity and the love of people will be an attractive quality for all who know you.

I tested God in the area of tithing and He delivered on all seven of these promises. He honored my faithfulness, but more importantly, He honored His everlasting Word.

By Brian Dodd

Ministry Guidelines For Receiving Tithe – Hope Church

We wanted to thank you for your faithfulness in preparation and receiving the offering. Your lifestyle – example and willingness to serve are a true blessing to the church body. As we project ahead and look toward the upcoming months, we hope to expand this ministry and incorporate several others into the offering schedule. For the sake of all those involved, it is good to review the guidelines for receiving the offering. Please follow the guidelines listed below as you pray and prepare for the next time you are scheduled to receive the offering.

As a side note, we trust that you are tithing to our local church. If you choose not to tithe to the local church, it would probably be better if you declined to participate in this ministry at this time, and it may also be a good time for some self-evaluation as to why you would elect not to tithe to your local church as is spelled out in scripture.

Please follow the guidelines listed below as you pray and prepare for the next time you are scheduled to receive the offering:

- Because of the many aspects in the service, a time limit is very important. Limit yourself to one or two scriptures; a total of **3 minutes is Maximum** and must be followed

- Written note will help keep on track; below is a sample you might want to use in your preparation. Please practice and time yourself. The message should also encourage tithing to the local church. Personal testimony as to how tithing has worked for you is always good.

- Personal comments should be uplifting and not critical to the hearer. We need to realize each person is at a different spiritual level. We need to show the blessing of tithing in our lives and trust God to convince people of tithing. We encourage you to thank the church for their faithfulness in giving as part of your comments.

- Missions and other Christian Charities are important and have a place in a Christian's life. However, the 2 – 3 minutes you have in front of the congregation on Sunday morning should focus on giving to the local church.

- Please pray before the offering is received and ask God's blessing on the giver and the tithe received. Remember to say we do not "**take**" the tithe but we "**receive**" offering

Thank You and May God Bless Your Faithfulness!

HANDY REFERENCE SHEET

Scripture Reference(s) ____

Positive Personal Comments

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