

**Faith and Finance Ministries
of
The Ohio Conference
United Church of Christ**

Services Offered

The Ohio Conference United Church of Christ offers the following Financial Services to United Church of Christ congregations within the Conference:

1. General stewardship support, including
 - Support for Association Stewardship Committees
 - Annual campaign consultation
 - Workshops on topics such as year-round stewardship, inspiring generosity, church financial health
 - Association or cluster stewardship events
2. “Ministry and Mission in Uncertain Times”: a seminar developed by the Alban Institute
3. Giving Performance Studies (GPS) workshops
4. Financial wellness education
5. Financial feasibility studies
6. Capital campaign consulting
7. Planned giving and endowment building education

Stewardship Education

Many individuals and congregations within today’s society are embedded in a culture of scarcity, in which needs and actions are driven by a perception of limited resources. In contrast to this prevailing cultural paradigm, people of God are invited to live within a culture of abundance, in which God places us in a verdant environment in which there are sufficient resources to meet all authentic human need. In that environment, generous sharing of resources as a response of gratitude is the norm. Individual members and congregations of the Ohio Conference can benefit from being reminded of that alternative reality.

The Ohio Conference, through workshops in Conference, Association, and Cluster settings, as well as through invitations into local congregations, stands ready to assist church leaders who are concerned with building generosity among the membership. These educational and inspirational opportunities are offered without fees.

Ministry and Mission in Uncertain Times

In the wake of the recent widespread economic crisis, the Alban Institute created a workshop to assist clergy and church leaders in offering care and guidance to their congregations, both at the personal and institutional levels. The first portion offers a structure for reflection on the impact

of economic stress and on ways that we can respond within our faith communities. Part two provides tools for making sound strategic choices in anxious times.

Giving Performance Studies (GPS)

Just as the GPS technology we use in our cars will not give us directions until either it enters or we give it our present location, so it is difficult if not impossible to improve the financial health of our church without knowing our starting point. GPS workshops analyze the financial position of a local congregation. Using demographic data and financial information provided by your church, we can create a profile of the giving patterns and level of generosity in the congregation. This process is always incorporated in preparing for a capital campaign, but it has proven very helpful to churches that are not planning a campaign anytime soon. The congregation pays no fee for these studies.

Financial Wellness Awareness

The concept of ‘financial wellness’ can apply both to congregations and to individuals.

Congregations

Congregational financial wellness means creating better understanding of the importance of having more than one tool in the stewardship toolkit. In addition to the annual stewardship program that seeks on-going giving for on-going ministries, a financially healthy church knows when and how to address facility issues with capital fund raising and build endowment with a planned giving program.

The Ohio Conference Financial Ministries program offers no-cost workshops that will help a church understand the different roles played by each of these giving opportunities and develop a well-rounded financial picture.

Individuals

Many congregations have parish nurse programs to minister to basic health needs of their members. Financial issues are another matter. Teaching individuals the elements of financial health is an important ministry not usually found in our churches. Stresses and worries about money affect almost all of us at one time or another: consumer debt, household budgeting, retirement planning, mortgage costs, educational costs, taxes, the list could go on and on. The current mortgage crisis has highlighted the lack of basic financial education for many people at all socio-economic levels.

We want to stimulate conversation and encourage new ways of engaging this need of our members and our neighbors. Does our faith have any connection to the world of finances and money? Can we set aside our discomfort with talking about money in the church in order to teach good habits of saving, spending, investing and giving? The Ohio Conference Faith and Finances Ministry seeks to be a catalyst in this area.

Financial Feasibility Studies

A Financial Feasibility Study is a pre-campaign process designed to determine how likely your key church members and leaders are to make the financial commitments and to provide the volunteer leadership that is absolutely required to reach significant dollar goals in capital campaigns. Since approximately 80% of the money received in a capital funds drive will come from about 20% of your donors, it is essential that your leadership gift prospects be completely familiar with and supportive of the campaign purposes and be prepared to make the largest gift they can.

The Financial Feasibility Study involves confidential individual interviews with people strategically selected by the church leadership. These interviews must be conducted by an outside consultant, which can be provided through the Ohio Conference Financial Ministries program. A confidential written report of the results is then shared with the campaign planning committee. This will provide a basis for the planning committee to make informed decisions about (1) an achievable dollar goal, (2) the timing of the campaign, and (3) the best leadership for the campaign.

Financial Feasibility Study Fees

The fee for a Financial Feasibility Study ranges from \$3,000 to \$6,000, depending on the size of the church and the number of interviews. If a congregation engages the Ohio Conference Financial Ministries services to act as their capital campaign consultant, a portion of the fee will be credited against the capital campaign fee.

Capital Campaign Consulting Services

The Ohio Conference Financial Ministries Services will provide your church with hands-on assistance throughout a capital campaign. The national setting of the United Church of Christ had offered this service for over 50 years, and, although the program is no longer available from that source, the guidance given by the Ohio Conference is based on this time-proven, faith-based approach to raising significant dollars for capital needs.

Services include:

- Initial meeting with church leaders to provide an overview of the campaign process, critical elements and recommendations as to challenging yet achievable goals
- Individual orientation of campaign task group leaders
- Detailed campaign timeline
- Training for all visitors
- Samples and advice on the development of campaign materials, publicity, letters, educational events, pastoral leadership, etc.
- Sample gift chart
- At least three on-site visits
- On-going unlimited consultation by telephone and email
- Support during the follow-up period

Capital Campaign Consulting Fees

The consulting fee is 3% of the campaign goal (not the actual funds raised). Twenty-five percent of the fee is due when the campaign contract is signed, and the remainder is payable within 30 days of the Celebration Sunday. Fees are generally paid out of campaign income. **If a church dedicates at least 5% of its campaign goal as mission support for the Ohio Conference, the fee will be waived.**

Planned Giving and Endowment Building

Financial health in a church can be thought of as a three-legged stool. The first leg is basic stewardship ministry which teaches the spiritual discipline and joys of generous giving, and includes processes for receiving pledges of ongoing giving for ongoing ministries. The second leg is capital gifts that provide second-mile funds to address facility and equipment needs or debt reduction. Planned giving is the third leg of the stool for church financial health.

Planned giving, also referred to as ‘deferred giving’ is the means by which people can continue to support the organizations and causes that they care about even beyond their lifetimes. Planned gifts are most often the source of endowments for churches.

The simplest form of a planned gift is a bequest made through a will, either in the form of a specific amount or as a percentage of the estate. What are known as “life-income gifts” are also an increasingly popular option. These include Charitable Gift Annuities, Charitable Remainder Trusts, and Pooled Income Funds. These are vehicles which give the donor a lifetime income, with the remaining funds going to the church after their death.

The United Church of Christ is fortunate in having access to this service through the Financial Development Ministry in the national setting. Unfortunately, many of our congregations are unaware of the benefits of planned giving, both to the individual donors and to the churches. The Ohio Conference will offer materials and workshops to give basic information on planned giving and on the necessary steps toward building endowment funds for the under-girding of the work of the church.

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