



Opening Doors to the Future:
Case Statement for a Debt Retirement Capital Campaign
Calvary United Methodist



Commitment Guide



A Ministry of Opening Doors

Calvary United Methodist Church has always been opening its doors, since it opened its doors on Old Loudon Road in 1922, opened doors to a new church sanctuary on Old Loudon Road in 1925, opened doors to the Education Building on Belle Avenue in 1959, then opened doors to the new Sanctuary on Belle Avenue in 1966, to the opening of new doors to a welcoming Gathering Space in 2009. As a Congregation, we generously pledged \$900K to the total cost of \$2.5 million, and another \$350K were received from memorials and capital improvement funds. All of this has been done to open doors to people to find Jesus Christ in this community!

We are opening our doors anew...to children in the Preschool, to youth with a new youth room, to adults with study and Prime Timers, to families with younger children...we stand ready to open our doors to the community and to go into the community and invite them in. IT IS AN EXCITING NEW VISION!

What we have already done is bearing fruit: The new Gathering Space has already made a big difference in the time we spend talking with each other and with visitors. The elevator has opened access to the building to many who weren't able to visit these areas before. The air conditioning provides comfort and welcome in the summertime. These enhancements have opened doors to people anew. And with these come opportunities to reach out to our community in new ways.

Current Debt of \$1.35 million limits full promise of our opening door ministry

While we work to open the doors to the future, we need to continue to be faithful to the commitment we made when we began the Imagine, Engage, Become project: to continue to pay down the debt on the remaining balance of the loans that were secured to do this much needed work. The 2.5 million dollar project is completed and one million dollars was raised to finance the project. Now we seek to reduce the debt.

On the remaining debt of 1.35 million dollars, approximately \$40,000 on average will be paid in interest each year if we pay down (amortize) the mortgage as scheduled. However, if we can raise those funds over three years, then we would save \$800,000 over the 20 year life of the loan! Imagine the doors to the future we could open if we could pay down and eliminate these obligations! Imagine what we can do for Christ!

Open the Doors

We open the doors of Calvary to the future as we care for the mortgage. As this debt is reduced, we continue to see what doors God will lead us through next. We do not ask for equal gifts; but we do ask for equal sacrifice. We are asking everyone to pray, *"Gracious God, what would you do through me to help our congregation fulfill your vision for our church?"*

In the year 2012, Calvary will be 90 years old. As the church, Calvary has always been a vibrant, caring, and committed church. As the doors of Calvary have been opened for us, can we open new doors to the future through our commitment to retiring this debt and living out this new vision?

Calvary United Methodist Church Opening Doors to the Future



A Personal Commitment Guide

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 connect with God by discovering God's will and by offering your full potential to fulfill God's desire.

They have suffered a great deal. But their joy was more than full.

Even though they were very poor, they gave very freely. I give witness that they gave as much as they could. In fact, they gave even more than they could. Completely on their own, they begged us for the chance to share in serving God's people in that way.

(NIV®)
2 Corinthians 8:2-4

DELIBERATE with God

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

DISCOVER God's Purpose for Your Church and God's 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?

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.

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?

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.

DECIDE on a Personal Giving Plan

There are multiple 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.

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? Try the questions below to discover your own internal measures.

In a personal way, will this commitment make a difference in me?

Will this commitment affect my life, allowing me to invest myself in the mission and ministry of my church?

Is this a decision I am willing to take time to pray about, genuinely seeking God's guidance in how God might work through me?

Is this a decision I will have a significant conversation about with my family and with my larger family of faith?

Am I thinking creatively about a comprehensive giving plan that represents what I am capable of giving? What assets and resources could I use as a gift?

Will 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.

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

Giving 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 less transaction costs.

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.

	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-
After tax value of Gift to the Church	17,200	20,000
Contribution Credit to Donor	17,200	20,000

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 your church business office for instructions and arrangements for the transfer of all forms of gifts other than cash.

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.
(NIV®)

Proverbs 3:9-10

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)

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)

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

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

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

Opportunities for Giving

INCOME & GIVING

Income-stream Giving: Giving as you receive income - from your regular income, bonuses, and/or through your personal business.

Sacrifice: Changing your lifestyle/priorities can create additional resources for giving.

Delaying Expenditures: Postponing anticipated purchases can free resources so for giving.

Freedom from Debt: After a debt is retired, the resources that were applied to that debt are now available for giving.

Income Producing Assets: Interest earned, income from rental properties, or monies from other income-producing assets can be given.

GIVING ASSETS

Giving Appreciated Assets: Consider transferring appreciated assets (stocks, real estate, etc) as a way to increase giving.

Sale of Assets: Money resulting from the sale of personal assets, or from personally owned business assets, could be given.

Savings & Investments: You may be able to give some portion of accumulated assets without significantly affecting your future security. The “returns” from investing in ministry may be more significant to you than simply accumulating more market returns.

TIME & TALENT

Additional Income: Using your skills and talents, taking on additional work, or delaying retirement could produce additional income to use as a gift.

Gifts in Kind: Donating specific services and/or materials, either personally or through your business, provides a unique opportunity for increased giving.

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.
(NIV®)
2 Corinthians 8:7

*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)
(NIV®).*

2 Corinthians 9:6-9

Discovering Your Potential for Giving

Use this worksheet to evaluate what you have available to give.

INCOME & SACRIFICE Analyze your projected income and spending patterns for the next three years and determine how much could be given and when. Alter your lifestyle in order to give what you save or don't spend.	POSSIBILITIES	AMOUNT
		\$
		\$
		\$
GIVING ASSETS What accumulated assets in your life could be transferred to the church? What assets could be sold so that their value could be permanently invested in ministry?	POSSIBILITIES	AMOUNT
		\$
		\$
		\$
TIME & TALENT Determine what you could do to earn extra resources that could be given during this period. Are there “gifts in kind” of services and/or materials you could give?	POSSIBILITIES	AMOUNT
		\$
		\$
		\$
RESULTING THREE-YEAR POTENTIAL COMMITMENT:		\$