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FAITHFUL
THE BEST IS YET TO COME



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.

"For during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. For, as I can testify, they gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry."

— 2 Corinthians 8:2-4

A PERSONAL COMMITMENT GUIDE

- ➔ **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 OUR CHURCH AND GOD'S WILL FOR YOU**
What is God calling this church to do and to be? How is God working through our church to affect people's lives? And 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 change in your life to further invest yourself in your church? 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 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.

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

"I appeal to you therefore, brothers and sisters, by the mercies of God, to present yourselves as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewing of your mind, so that you might discern what is the will of God — what is good and acceptable and perfect."

— Romans 12:1-2



EXPERIENCING JOY

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 to 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.

Prayerfully consider asking God the following questions:

"Lord, what do You want to do through me to help Your will happen in this church?"

"Lord, what have You blessed me to do that You now want to do through me?"

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

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 significant 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.

CONNECTING TO SCRIPTURE

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)

"Honor the Lord with your possessions and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."

— Proverbs 3:9-10

"First, they gave themselves to God; and then, by the will of God to us (...) so that we might complete this generous undertaking among you."

— 2 Corinthians 8:5-6

- ⬇ As you consider your commitment, think creatively about how you can be generous. Ask God to show you new ways to give.

OPPORTUNITIES FOR GIVING

INCOME & SACRIFICE

Income Stream Giving:

Giving as you receive income — whether from your regular income, bonuses, and/or through your personal business.

Sacrifice:

Changing your life or your lifestyle in order to create resources for giving not only frees additional resources for giving but could also lead to a profound spiritual re-orientation and renewal.

Delaying Expenditures:

Expected purchases might be postponed so that those funds could be given.

Freedom from Debt:

Resources resulting once debts are paid can become a source for giving.

Charitable Giving Review:

Reviewing all of your charitable donations and comparing their impact with the importance of your church's project may encourage you to consolidate some of your giving into this particular mission for a particular timeframe.

Now as you excel in everything — “in faith, in speech, in knowledge, in utmost eagerness, and in our love for you — so we want you to excel also in this grace of giving.”

— 2 Corinthians 8:7

GIVING ASSETS

Income Producing Assets:

Interest earned, income from rental properties, or monies from other income producing assets can be dedicated and donated.

Giving Appreciated Assets:

Transferring appreciated assets (stocks, real estate, etc) can greatly enlarge a gift and may provide tax benefits. Please see the page about giving appreciated asset at the end of this section.

Sale of Assets:

Money resulting from the sale of personal assets, or from personally owned business assets, could be donated.

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.

The point is this: “the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”

—2 Corinthians 9:6-9

Seldom are we aware of all that we have to give. This worksheet is for inventory & investment for your personal areas of giving.



DISCOVERING YOUR POTENTIAL FOR GIVING

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 style of living in meaningful ways in order to give what you save or don't spend.

Possibilities	Amount
	\$
	\$
	\$
	\$

Giving Assets

What accumulated assets in your life could be given by transfer to the church? What income producing assets could be dedicated and donated? 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:

A Look at One Family's Commitment

Activity	Weekly	Yearly	3 years
Increased Cash Giving	50.00	2,600	7,200
Eliminate one meal out/wk	50.00	2,600	7,200
Reduce Christmas budget		250	750
Reduce Vacation budget		250	750
Delay TV purchase for 3 years			1,000
Trudy reduces groceries budget	25.00	1,300	3,900
Trudy gives Garage Sale income		400	1,200
Bill reduces golf outings		650	1,950
Aaron eliminates 1 soft drink a day	7.00	365	1,095
Missy gives from income	10.00	520	1,560
Family gift from Savings			2,500
Faith Commitment			1,000

Total 3-year commitment

\$30,105

"In addition, we will continue to support the annual budget and the mission programs"



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