



Treasurer's Handbook and Congregational Budgeting Packet

For calendar year 2015

Vision: Healing & Hope

*God calls us to be followers of Jesus Christ and,
by the power of the Holy Spirit, to grow as communities
of grace, joy and peace, so that God's healing and
hope flow through us to the world.*

Mennonite Church USA Treasurer's Handbook and Congregational Budgeting Packet

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March 2015
(updated June 2015)

Introduction

Thank you for using this Treasurer's Handbook and Congregational Budgeting Packet. As you may have already noticed, we have merged the information from two documents into one tool to help treasurers and stewardship teams develop congregational spending plans.

The table of contents lists the resources for aiding the budgeting process as it relates to where you might give to support churchwide ministries, how much you might give, why and how you can provide support.

The materials in this document are always in process and updated each calendar year. Your suggestions, therefore, are most welcome. Please adapt this information for your use and let us know ways to make improvements. Feel free to contact me any time at RandyM@MennoniteUSA.org.

Sincerely,



Randall C Miller
Special assistant to the executive director
Mennonite Church USA

The Western District Conference staff will try to answer any questions you have concerning your work with your congregation's financial and stewardship duties. We have stewardship resources available from the Conference Resource Library and are prepared to provide information on many issues. Please do not hesitate to contact us for assistance.

There are also many resources that you can access on our website (listed on page 4) including education grants for pastors, seminary scholarships plus several other limited-time grants and other stewardship resources. Also on the website are links to the MCUSA website for pastor compensation and pastor review software, pastor/salary guidelines and pastor housing information



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Web-based resources — Mennonite Church USA

1. Treasurers and Finance resources
<http://mennoniteusa.org/resource-category/stewardship>
2. Sample job Descriptions
Conference Treasurer: http://mennoniteusa.org/wp-content/uploads/2015/03/Job_Description_Treasurer.pdf
Conference Business Manager: http://mennoniteusa.org/wp-content/uploads/2015/03/WDC_Business_Manager.pdf
3. Best practices
<http://mennoniteusa.org/wp-content/uploads/2015/03/TresHandbookSampleguidelines2008Jan11.pdf>
 - a. Counting the money—How to Play it Safe
 - b. Pastor’s housing allowance Worksheet
 - c. Pastor’s living in a parsonage worksheet
 - d. Memorial Gift Policy - sample
 - e. Policies for Stewardship of Financial Assets — sample
 - f. General Financial Policies — sample
 - g. Receiving Bequests and Other Planned Gifts

Web-based resources — Western District Conference

1. Grants - <http://mennowdc.org/grants/>
 - Education Grants for Pastors
 - Seminary Scholarships
 - Limited-time Grants
2. Stewardship Resources - <http://mennowdc.org/resources-for-stewardship/>
 - WDC Contribution Form
 - Treasurer’s Handbook
 - Various Stewardship Articles
3. Links to MCUSA website - <http://mennowdc.org/resources-for-congregations/>
 - Pastor Housing Allowance Information
 - Pastor Compensation Software
 - Pastor Review Software
 - Health Insurance Premiums and Tax Changes
 - Corinthian Plan Health Insurance Forms
4. Pastor Resources - <http://mennowdc.org/resources-for-pastors/>

How much should our congregation give to Western District Conference and MCUSA Churchwide ministries?

Depending on the size and mission of your congregation you may find this chart more or less helpful as you consider the ranges for allocating your budget dollars.

Percentages indicate the suggested portions of your congregational budget for various types of ministries	
Budget category	Portion of congregational budget
Support for Western District Conference and MCUSA Churchwide* ministries	15 – 50%
Congregational staff	40 – 60%
Congregational facilities and programs	10 – 25%

*Churchwide ministries include Mennonite Church USA Executive Board, Mennonite Education Agency, Mennonite Mission Network, and MennoMedia. MHS Alliance and Everence are also churchwide ministries but they do not depend on contributions for operations.

If your congregation has been working with a percentage increase, the churchwide ministries expect an annual increase of 3% to 5% in their costs.

Check with your area conference regarding conference-specific giving programs and information.

*This chart was created by The Giving Project, a Mennonite Church program developed several years ago.

Which Mennonite Church USA organizations should our congregation include in our spending plan/offering schedule?

We recommend that your congregation give to these organizations and programs:

- Western District Conference, PO Box 306, North Newton, KS 67117
- Mennonite Church USA Executive Board, 718 N. Main St., Newton, KS 67114-1703
- Mennonite Education Agency, 3145 Benham Ave., Suite 2, Elkhart IN 46517
- Mennonite Mission Network, P.O. Box 370, Elkhart, IN 46515-0370
- MennoMedia, Inc., 1251 Virginia Ave., Harrisonburg, VA 22802-2497
- Racial/Ethnic Constituency Groups, 718 N. Main St., Newton, KS 67114-1703
 - African American Mennonite Association (AAMA)
 - African, Belizean, Caribbean Mennonite Mission Association
 - Asian Mennonite Ministries
 - *Iglesia Menonita Hispana* (IMH)
 - Indonesian Mennonite Association
 - Native Mennonite Ministries

We recommend that your congregation also consider support for the following:

- Mennonite Men, 1251 Virginia Ave., Harrisonburg, VA 22802
www.MennoniteMen.org
- Mennonite Women USA, 718 N. Main St., Newton, KS 67114-1703
<http://mennonitewomenusa.org/>
- Mennonite Education Agency Inc. ministries, including:
 - Racial/Ethnic Leadership Education Fund (RELE) , 3145 Benham Ave., Suite 2, Elkhart IN 46517, www.bit.ly/donateMEA
 - Hispanic Pastoral and Leadership Education (HPLE) , 3145 Benham Ave., Suite 2, Elkhart IN 46517, www.bit.ly/donateMEA
 - Mennonite colleges, universities, and seminaries
- The Mennonite, 3145 Benham Ave., Suite 4, Elkhart, IN 46517
www.themennonite.org

You can write checks directly to any of these organizations, or you can send one check with specific designations to Mennonite Church USA, 718 N. Main St., Newton, KS 67114-1703. (See: Check Writing Options, page 9)

A number of former organizations and programs are now part of the ministries of the Executive Board staff, including Mennonite Board of Congregational Ministries (MBCM) and Intercultural Relations. You can continue to support these ministries through your gifts to Mennonite Church USA Executive Board.

Why should our congregation support Western District Conference and Mennonite Church USA Churchwide ministries?

Each of the churchwide ministries has been called for a specific role within Mennonite Church USA.

Western District Conference

Congregations join Mennonite Church USA through their area conference. Western District Conference provides many services to congregations and pastors. In addition to providing a relationship with the wider church and connections to other Mennonite congregations, Western District also provides:

- Support for Pastors by:
 - Licensing and ordination where pastors are examined for emotional wholeness, spiritual depth, theological consistency and faithful discipleship.
 - Provide annual accountability forms, peer groups, mentors, spiritual directors and counselors for pastors.
 - Provide training in the prevention of clergy misconduct and process direction when a church leader is accused.
 - Training days for pastors (Pastor's Day Apart)
 - Pastor Review consultants
 - Youth Pastor meetings, workshops and consultations
 - Continuing education grants and seminary scholarships
- Support for Churches by:
 - Annual Assembly as our premiere training and support for lay leaders and pastors as well as other training events
 - Pastoral Search Committee training and support
 - Support for and collaboration with Instituto Biblico Anabautista
 - Training in Safe Sanctuary (prevention of child abuse)
 - Resource Library with 12,000 resources
 - Youth ministry events
 - Trained transitional pastors to help churches look at their history, identity and mission.
 - Consultants for congregational conflict
- Support for Anabaptist church planting
 - Finding and assessing church planters
 - Creating church planter support teams
 - Catalyst training events
 - Connecting established churches in supporting new churches
 - Antioch (Sister) church relationships.

Mennonite Church USA Executive Board

The Executive Board staff in the denominational offices have a unique role in Mennonite Church USA. We take direction from the Executive Board which acts on behalf of the Delegate Assembly. We coordinate resources, initiatives and other work to ensure spiritual and organizational transformation are a continuing process for Mennonite Church USA.

Executive Board staff are responsible for:

- planning and conducting the churchwide conventions held every two years;
- bringing together the Constituency Leaders Council and Conference Ministers for discernment of concerns and direction;
- communicating with other denominations and the larger world regarding Mennonite Church USA;
- fulfilling the Purposeful Plan priorities of leadership development, church to church relationships, anti-racism, and expanding our witness to the world.

The Executive Board staff exists to make sure Mennonite Church USA stays on track to become the church God calls us to be. We are all to be followers of Jesus Christ who embrace the Holy Spirit's power to help us grow as communities of grace, joy and peace so that God's healing and hope flow through us to the world.

mennoniteusa.org

Mennonite Education Agency (MEA)

The education agency of Mennonite Church USA provides leadership to the educational agenda of the church in partnership with both the church and educational institutions of all levels. Our denominational education system includes more than 30 schools for pre-kindergarten to grade 12, five colleges/universities and two seminaries.

MEA also provides financial support to Racial/Ethnic Leadership Education programs such as the Lark Leadership Scholarship, the Native Education and Training (NET) program and the Hispanic Pastoral and Leadership Education (HPLE) office that includes *Instituto Bíblico Anabautista* (IBA) and *Seminario Bíblico Anabautista Hispana* (SeBAH). In all its work, MEA seeks to fulfill its mission to strengthen the life, witness and identity of Mennonite Church USA through education. For more information, visit the MEA website at www.MennoniteEducation.org.

Mennonite Mission Network

Mennonite Mission Network is the mission agency of Mennonite Church USA. We exist to give support to local conferences and churches, whether in the United States or in countries around the world and to provide resources that equip them to engage their culture with the full gospel of Jesus. We aim to work together to share all of Christ with all of creation.

Through relationships and conversation with leaders “on the ground,” Mennonite Mission Network works to discern how and where workers, financial help and other resources can best be put to use. Gifts from congregations and individuals are used to support leadership development and education, Bible translation and community development in more than 50 countries, as well as Christian service programs in the United States and around the world.

www.MennoniteMission.net

MennoMedia

MennoMedia produces faith-based print, video, radio and web materials with ideas for living out your faith – for people everywhere – from a Mennonite perspective. We do this through:

- Books and e-books that are honest in presentation, clear in thought, stimulating in content and that lead to the spiritual growth and welfare of the reader.
- Congregational resources such as curriculum, Vacation Bible School and other study materials to help equip the church to experience and share the gospel of Jesus Christ.
- Websites and DVDs that challenge society on contemporary issues and prompt people to consider the way of Jesus, inviting individuals to faith and offering hope for everyday problems. Third Way Café is a website that provides regularly updated columns and content on many topics from an Anabaptist (Mennonite) perspective.

www.MennoMedia.org

Check-writing options

“I want to write one check to support Western District Conference, MCUSA, and/or MCUSA Churchwide ministries.”

Option 1

Make your check out to Mennonite Church USA and mail it to Mennonite Church USA Inc, 718 N. Main St., Newton KS 67114-1703. Indicate you want the check distributed according to The Formula as follows:

- 66% Mennonite Mission Network
- 15% Mennonite Church USA Executive Board
- 14% Mennonite Education Agency
- 3% MennoMedia
- 2% Racial/Ethnic Constituency Groups

Notes: All undesignated contributions, including estate gifts, made out to Mennonite Church USA will be distributed according to the formula above. At one time, designating a gift for the Mennonite Church meant the equivalent of the General Board. Today gifts to Mennonite Church USA are interpreted to mean gifts divided by the formula and meant to support all Mennonite Church USA agencies, unless they are designated specifically for the Executive Board.

Option 2

Mail your check to Western District Conference, PO Box 306, North Newton, KS 67117, with instructions on how you'd like the money distributed. This link, <http://mennowdc.org/resources-for-stewardship/> will take you to the Western District Conference contribution form. With this form you may allocate your contribution among Western District, MCUSA and other Mennonite ministries.

Option 3

Mail your check to Mennonite Church USA, 718 N. Main St., Newton KS 67114-1703. Include a listing of designations, and the denominational finance staff will forward the funds on your behalf, including funds to your area conference.

“I prefer writing separate checks.”

You may also write separate checks and send them directly to Executive Board, agencies and area conferences. Mennonite Education Agency, Mennonite Mission Network and MennoMedia are all 501(c)(3) organizations that can receive direct contributions.

- Mennonite Church USA Executive Board, 718 N. Main St., Newton KS 67114-1703
- Mennonite Education Agency, 3145 Benham Ave., Suite 2, Elkhart IN 46517
- Mennonite Mission Network, PO Box 370, Elkhart IN 46515-0370
- MennoMedia, 1251 Virginia Ave., Harrisonburg VA 22802
- Constituency groups: African-American Mennonite Association; African, Belizean, Caribbean Mennonite Mission Association; Asian Mennonite Ministries; *Iglesia Menonita Hispana*; Indonesian Mennonite Association; Native Mennonite Ministries; Mennonite Women USA; and Mennonite Men.

Please make checks payable to Mennonite Church USA with the constituency group designated in the memo line and send to 718 N. Main St., Newton KS 67114-1703. Specific designations need to be included in the memo line or listed with additional instructions. Please do not include the constituency group designation on the “payable to” line of your check. Thank you.

Frequently asked questions

How often should we send gifts to churchwide organizations?

Most congregations send gifts on a quarterly or monthly basis. Both of these work well for organizations. Check with your area conference to see if they have recommendations.

What kind of reporting does Mennonite Church USA ask from treasurers?

At this time no reporting is required. However, your area conference may ask for reports. Please check with your area conference.

Whom do I contact when I have questions?

For conference questions, contact your area conference office. For churchwide questions, contact Mennonite Church USA.

Mennonite Church USA contact persons:

Randall C Miller, special assistant to the executive director
Mennonite Church USA
574-523-3046 (direct) or 866-866-2872 ext. 23046 (toll free)
RandyM@MennoniteUSA.org

Beryl Jantzi, stewardship educator
Everence
800-442-7930 ext. 108
Beryl.Jantzi@Everence.com

Carlos Romero, executive director
Mennonite Education Agency
574-523-1306 (direct) or 866-866-2872 ext. 21306 (toll free)
CarlosR@MennoniteEducation.org

Sandy Miller, director of church relations
Mennonite Mission Network
574-523-3023 (direct) or 866-866-2872 ext. 23023 (toll free)
SandyM@MennoniteMission.net

Steve Carpenter, director of development
MennoMedia
540-908-3933 or 866-866-2872 ext 43933 (toll free)
SteveC@MennoMedia.org

Western District Conference contact person

Phyllis Regier, Business Manager
Western District Conference
316-283-6300
pregier@mennowdc.org

What are the costs related to our churchwide ministries?

There are different ways to think about how much it costs to operate the organizations of Mennonite Church USA. One way is to look at the churchwide ministries' budgets and divide by the roughly 100,000 Mennonite Church USA members. For example, the Executive Board budget is roughly \$2,000,000. Two million divided by 100,000 equals \$20 per person/member.

Using the formula above, the costs are crudely as follows:

- Mennonite Church USA Executive Board – \$20 per member
- Mennonite Education Agency – \$10 (including RELE) per member
- Mennonite Mission Network – \$90 per member
- MennoMedia, Inc. – \$10 per member
- Racial/Ethnic Constituency Groups – \$3 per member

Please note these figures are rounded off and cannot be taken too literally since the budgets of the above organizations do not come entirely from contributed dollars. In addition, some churches and church members are not in a position to give per the average.

Western District Conference

Contributions from member congregations make the services and programs of Western District Conference possible. If our congregations would contribute \$50 per member or \$100 per attendee, our delegate-adopted budget would be fully funded. We understand that this is not possible for some congregations; however, we have many congregations that can and do give more as mutual aid for their sister congregations. We commend those congregations who have dramatically increased their giving to WDC. This mutual aid guarantees that we can provide services to **all** our congregations and we **all** benefit from these connections.

When congregations keep the Western District Conference line item the same year after year, it means a gradual reduction in the services we can offer due to inflation. We have reduced staffing and have been creative in providing services through grants, consultants, volunteers, and part-time employees. We will continue to be diligent in stretching our revenues to provide strong support to our pastors and congregations.

Denominational organizational chart
January 2015



Area Conferences

- Allegheny Mennonite Conference
- Atlantic Coast Conference
- Central District Conference of Mennonite Church USA
- Central Plains Mennonite Conference
- Eastern District Conference
- Franconia Mennonite Conference
- Franklin Mennonite Conference
- Gulf States Mennonite Conference
- Illinois Mennonite Conference
- Indiana-Michigan Mennonite Conference
- Lancaster Mennonite Conference
- Mountain States Mennonite Conference
- New York Mennonite Conference
- North Central Conference of the Mennonite Church
- Ohio Conference of Mennonite Church USA
- Pacific Northwest Mennonite Conference
- Pacific Southwest Mennonite Conference
- South Central Mennonite Conference
- Southeast Mennonite Conference
- Virginia Mennonite Conference
- Western District Conference

Churchwide Agencies and Ministries

- Everence**
The stewardship agency of Mennonite Church USA
www.everence.com
- Mennonite Health Services Alliance**
Supporting health and human service ministries for Mennonite Church USA
www.mhsonline.org
- MennoMedia**
The publishing and media agency of Mennonite Church USA and Mennonite Church Canada
www.mennomedia.org
- Mennonite Education Agency**
The education agency of Mennonite Church USA
www.mennoniteeducation.org
- Mennonite Mission Network**
The mission agency of Mennonite Church USA
www.mennonitemission.net
- The Mennonite**
A monthly magazine for members of Mennonite Church USA
www.themennonite.org



Congregations
Joining in God's work in the world

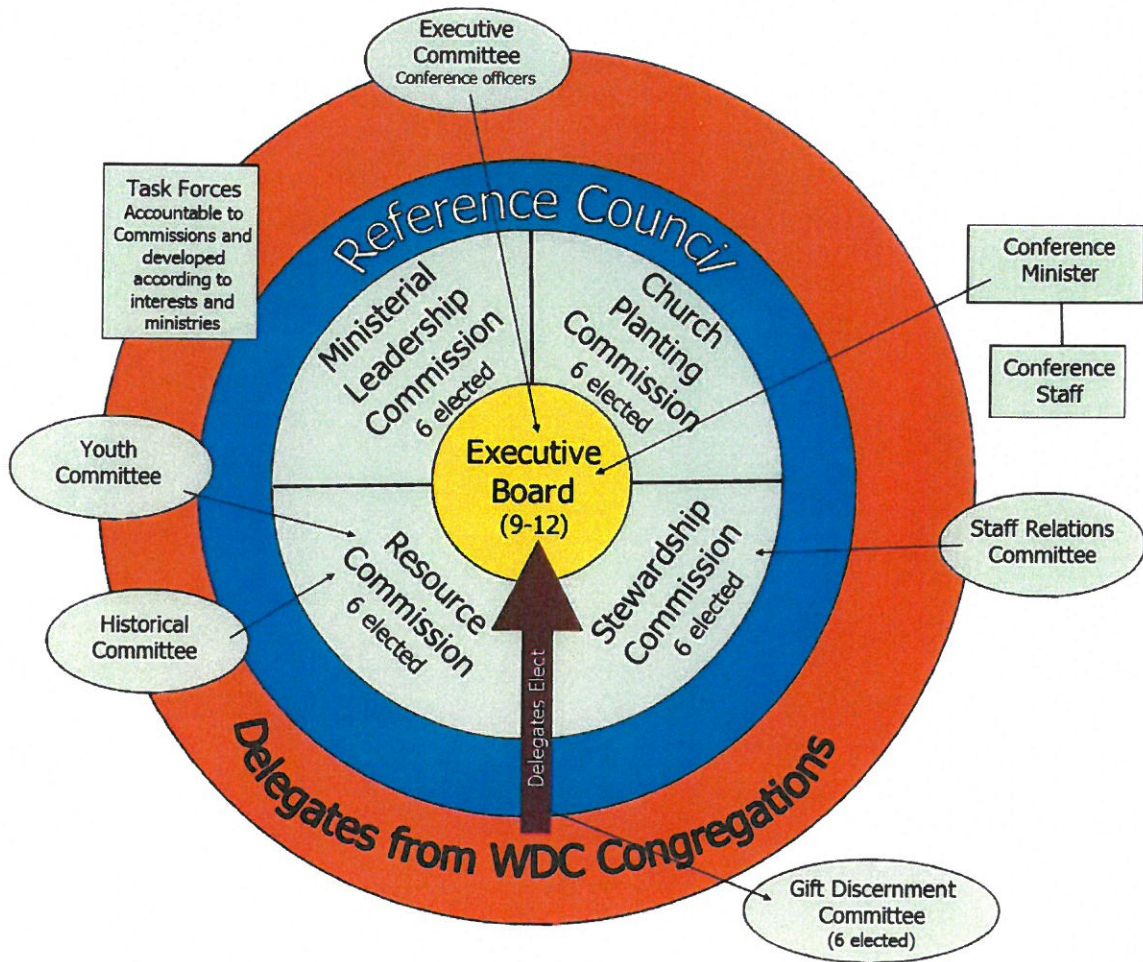
Executive Board and Delegate Assembly
Constituency Leaders Council (CLC)

Constituency Groups

African American Mennonite Association; African, Belizean, Caribbean Mennonite Mission Association; Asian Mennonite Ministries; Iglesia Menonita Hispana; Indonesian Mennonite Association; Mennonite Men; Mennonite Women USA; Native Mennonite Ministries

www.mennoniteusa.org

Western District Conference Structure



May 2014

New names of some organizations

Below are the former names from the Mennonite Church and General Conference Mennonite Church and current names from Mennonite Church USA:

Mennonite Church (old)	Mennonite Church USA (new)
Mennonite Church General Board	Mennonite Church USA Executive Board
Mennonite Church General Board (staff)	Mennonite Church USA Executive Board staff/national conference staff
Mennonite Board of Congregational Ministries (MBCM)	Mennonite Church USA Executive Board staff/national conference staff
Mennonite Mutual Aid (MMA)	Everence
Mennonite Board of Education (MBE)	Mennonite Education Agency (MEA)
Mennonite Board of Missions (MBM)	Mennonite Mission Network (MMN)
Mennonite Publishing House (MPH)	MennoMedia, including Herald Press book imprint, Faith & Life Resources imprint for curriculum and periodicals, Third Way Media
Herald Press	MennoMedia, including Herald Press book imprint, Faith & Life Resources imprint for curriculum and periodicals, Third Way Media
Minority Education Fund	Racial Ethnic Leadership Education Fund (RELE)
Women's Missionary and Service Commission (WMSC)	Mennonite Women USA
Associate Groups	Constituency groups: African-American Mennonite Association; African, Belizean, Caribbean Mennonite Mission Association; Asian Mennonite Ministries; <i>Iglesia Menonita Hispana</i> ; Indonesian Mennonite Association; Native Mennonite Ministries; Mennonite Women USA; and Mennonite Men.
Mennonite World Conference (MWC)	Mennonite World Conference (MWC)

General Conference Mennonite Church (old)	Mennonite Church USA (new)
General Conference Mennonite Church General Board	Mennonite Church USA Executive Board
General Conference Division of General Services (DGS)	Mennonite Church USA Executive Board staff/national conference staff
Commission on Education (COE)	Mennonite Church USA Executive Board staff/national conference staff
Commission on Overseas Missions (COM)	Mennonite Mission Network
Commission on Home Ministries (CHM)	Mennonite Mission Network
Faith & Life Press	MennoMedia
Women in Mission	Mennonite Women USA
Mennonite Men	Mennonite Men
Higher Education Council	Mennonite Education Agency (MEA)
Mennonite World Conference (MWC)	Mennonite World Conference (MWC)

Mennonite Education Agency unified giving program

Mennonite Education Agency has a program that offers a *unified* option to be considered along with the *designated* option for congregations and area conferences to support MEA and all of its higher education institutions: Anabaptist Mennonite Biblical Seminary, Bethel College, Bluffton University, Eastern Mennonite University and Seminary, Goshen College and Hesston College.

All congregations and area conferences have either a “designated” or “unified” status with MEA and the higher education institutions that define the patterns for distributing their contributions.

- “Designated” congregations contribute to the college, university, seminary and/or MEA. All of these funds remain with the designated institution(s) or MEA.
- “Unified” congregations send one check to any of the colleges/universities, seminaries or MEA and the money is divided among all of them using an agreed-upon formula.

If your congregation or area conference is unclear whether you are “designated” or “unified,” or if you wish to change your status, please contact MEA by email or phone: info@MennoniteEducation.org or 1-866-866-2872 (toll free).

All checks may be sent through area conferences and MEA or directly to the institutions at the following addresses.

- Mennonite Education Agency, 3145 Benham Ave., Suite 2, Elkhart, IN 46517
- Anabaptist Mennonite Biblical Seminary, 3003 Benham Ave., Elkhart IN 46517
- Bethel College, 300 E 27th St., North Newton KS 67117-0531
- Bluffton University, 1 University Drive, Bluffton OH 45817-1196
- Eastern Mennonite University and Seminary, 1200 Park Rd., Harrisonburg VA 22802-2462
- Goshen College, 1700 S. Main St., Goshen IN 46526
- Hesston College, PO Box 3000, Hesston KS 67062-2093

What are some of the different giving tools currently available?

Making financial transactions electronically has become quite customary in the United States. We often use credit cards, debit cards and electronic fund transfers instead of cash and checks as preferred ways to pay bills, transfer funds from one account to another – and give to the church and church organizations. Many members of Mennonite Church USA have adopted these same electronic methods for making financial gifts.

While giving continues to be an act of worship, the ways we give have been simplified. Congregational treasurers and finance committees are encouraged to offer these giving tools to their congregations as a way of increasing giving.

You now have several options for making contributions electronically to congregations and organizations affiliated with Mennonite Church USA:

- **Electronic Funds Transfer**—Through automatic, monthly withdrawals from your checking account, Electronic Funds Transfer enables you to make ongoing contributions to your congregation, area conference or denominational organizations. Once you have set up an Electronic Funds Transfer program with your bank or other financial institution, you can give regularly to your congregation and other church organizations as you designate without writing a check.
- **Online Giving**—Mennonite Church USA Executive Board and the agencies now have their own websites to receive gifts you designate from credit and debit cards.

Mennonite Church USA Executive Board: <http://www.mennoniteusa.org/give/>

Mennonite Education Agency: www.bit.ly/donateMEA

Mennonite Mission Network: <http://www.mennonitemission.net/Donate/Pages/Home.aspx>

MennoMedia: <http://www.mpn.net/about/donate.html>

- **Contributions Direct**—This is a free service from Everence Federal Credit Union that enables members to make regular, systematic contributions to congregations or other charitable organizations automatically. Signing up for this service enables the member to use Electronic Bill Payment for all other online personal bill payment transactions for free as well. To sign up, go to the Everence website at www.everence.com and click on “Banking” at the top of the opening screen.
- **Mennonite Foundation**—Information on donor advised funds, which offers another way for individuals to give to congregations.
www.everence.com/showitem.aspx?id=1986&terms=donor+advised+fund

What are the advantages of electronic giving?

- It helps members of congregations receive all the benefits of giving electronically while enabling them to participate in the offering during worship.
- It provides a stable source of year-round income for congregations, area conferences, and other Mennonite organizations.
- It facilitates giving for those who prefer to use electronic banking.
- It enables donors who give using their credit card to receive rewards, such as airline miles, that are offered by credit card companies.
- For people who travel frequently, it provides an opportunity to conveniently make monthly donations to their congregations and other parts of the church.
- It supplies an immediate receipt for tax purposes, with the receipt e-mailed to the donor as soon as the gift is made.
- It decreases administrative costs (receiving, counting, depositing funds, etc.) for church treasurers and staff members at organizations.
- It saves costs associated with printing and mailing checks and receipts.
- Credit card giving **does not** contribute to credit card debt. Credit card debt is a result of consumer spending, not charitable giving.

Household income study

In the 2005 study of household giving, we learned income levels of Mennonite Church USA members.

<u>Household income</u>	<u>Percentage</u>
Below \$20,000	13.3%
Between \$20,000 and \$40,000	28.7%
Between \$40,000 and \$60,000	28.5%
Between \$60,000 and \$80,000	14.5%
Between \$80,000 and \$100,000	8.0%
Between \$100,000 and \$150,000	3.7%
Between \$150,000 and \$250,000	2.0%
Over \$250,000	1.3%

In the same study we learned that members contribute (all their charitable giving) at different levels:

Give less than 1%	2.5%
Give between 1 and 5%	18.7%
Give between 6 and 9%	19.2%
Give approximately 10%	31.0%
Give more than 10%	28.7%

Applying this to estimating congregational income and using an example such as:

Sample Mennonite Church – 100 Members – 46 households

	<u>Tithe – 10%</u>	<u>7%</u>
6 households – income of \$15,000	\$ 9,000	\$ 6,300
13 households – income of \$30,000	\$39,000	\$27,300
13 households – income of \$50,000	\$65,000	\$45,500
7 households – income of \$70,000	\$49,000	\$34,300
3 households – income of \$90,000	\$27,000	\$18,900
2 households – income of \$125,000	\$25,000	\$17,500
1 household – income of \$200,000	\$20,000	\$14,000
1 household – income of \$300,000	<u>\$30,000</u>	<u>\$21,000</u>
Total (income \$2,640,000)	\$264,000	\$184,800

If members give 10% of their income, Sample Mennonite Church should be able to support a spending plan of approximately \$264,000. If members give at a rate of 7% of their income, the spending plan is reduced to approximately \$184,800.

Some additional information from this study:

- There is a strong correlation between the level of giving and a person's theological and political views.
 - Individuals who are more conservative, both politically and theologically, generally give more.
 - Individuals who are more liberal, both politically and theologically, generally give less but are more likely to give all their charitable dollars to Mennonite organizations.
- Variables found as predictors of giving to charity:
 - Active in congregational life
 - Giving “out of a habit of giving back to God a part of what has been given to me”
 - Older in age
 - Increased “financial ability to give in recent years”
 - Persons giving less are more motivated to give for special needs
- Predictive model for giving to Mennonite organizations:
 - Personal commitment to the church
 - A “habit of giving”
 - A giving “worldview” that extends beyond the local congregation
 - Less focus on autonomy of local congregation
- Perspectives of members less than 41 years old:
 - They give to charity, but generally at a lower percentage than older people
 - They are not less likely to give to Mennonite organizations
 - They are less likely to be in a “habit of giving” and less likely to respond to “FirstFruits”
 - They feel limited by the concept of “FirstFruits”
 - They have a strong intention to one day make a significant gift
 - They want their giving to make a difference – want to change lives for Jesus
- Perspectives of members in multi-racial congregations:
 - More likely to be active in their congregations
 - More likely to give a higher percentage of their income to charity
 - Less likely to be giving a majority of their charitable dollars to Mennonite organizations
 - No other statistical differences found

Resources for further reference

Mennonite Church USA

Pastor Salary Guidelines can be found on our website at

<http://mennoniteusa.org/resource/pastor-salary-guidelines/>. Salary calculation software and spreadsheets are available to Mennonite Church USA member congregations without charge.

See <http://mennoniteusa.org/resource-category/stewardship/> for additional information for congregational treasurers and finance committees, such as software others are using, scholarships for pastors and stories of generosity showing ordinary people who are generous with their time, talent and money.

Everence

Everence works with members, congregations and conferences as a ministry of Mennonite Church USA to help them integrate finances with faith values. Everence helps people become good financial stewards and generous givers. Key Everence budgeting resources include:

- the Stewardship Education Center at www.everence.com/stewardship-education, which includes the Congregational Stewardship Resource Manual.
- Budget and debt counseling services for individuals; visit www.everence.com/LSS.
- Mennonite Foundation, an affiliate of Everence, helps church members make their charitable dollars go further and helps congregations with endowment management. <http://www.everence.com/showitem2.aspx?id=20304>

Other resources

Christianity Today International, 465 Gundersen Drive, Carol Stream IL 60188 publications: <http://www.churchlawandtax.com/>.

- *Church & Clergy Tax Guide*
- *Church Law & Tax Report*
- *Church Treasurer Alert!*
- *The Church Guide to Internal Controls*

Internal Revenue Service (www.irs.gov)

- Forms and publications
 - Publication 517 – information for clergy
 - Publication 1828 – Tax Guide for Churches and Religious Organizations
- Tax Guide for Churches and Religious Organizations
www.irs.gov/charities/churches/index.html

Giving materials produced by the Ecumenical Stewardship Center where Mennonite Church USA is a member denomination: www.stewardshipresources.org

The Brethren in Christ website includes some helpful forms:
www.bic-church.org/resources/treasurers/us.asp.

Principles for Handling the Church's Money—from the Brethren in Christ:
www.bic-church.org/resources/treasurers/principles.asp

Webinars from www.clergysupport.com.

Vanco is used by a number of Mennonite congregations for debit/credit card and online giving plans. VancoPayments.com has a selection of web demos featuring online giving options.