



Our Vision:

To know Jesus Christ and to make Him known

- In Prophetic Worship & the Anointed Word of God
- By Loving Pastoral Care, Fervent Evangelism & Apostolic Mission

Our Values:

To seek to be a community of saints that is

- Spirit-filled & Celebrating
- Redeeming & Restoring
- Teaching & Equipping
- Intercultural & Intergenerational
- Benevolent & Evangelizing

Our Challenge:

We aim to eliminate our \$7 million mortgage (principal & interest) through a three year stewardship campaign. All of the money that we will be saving, nearly \$1 million a year, will be invested in ministry.

Our Campaign Impact:

Our Church Family—Erasing our existing mortgage debt will free resources to invest in the future of our church

Our Community—Erasing our existing mortgage debt will free resources to more effectively reach the Baltimore/Washington corridor with the love of Christ

Our World—Erasing our existing mortgage debt will free resources to invest in life-changing ministry to the far ends of the world

Personal Commitment Guide

The Best is Yet to Come!

Immanuel's Church

A Personal Commitment Guide

My financial commitment should be the result of a meaningful, spiritual journey. This personal commitment guide will help me take my first steps. I will use this guide to connect with God by discovering God's will and by offering my full potential to fulfill God's desire.

DELIBERATE with God

I will prayerfully seek God's leadership. I will ask God to shape my decisions. I will walk through the doors God opens for me!

DISCOVER God's Purpose for Our Church and for Me

What is God calling our church to do and to be? How is God working through our church to affect people's lives? How would God work through me to make a difference in ministry?

DISCUSS What I am Learning with Others

I will include my family in the discovery and decision-making process. I will talk with others and learn from their experiences and example.

DEFINE a Sense of Sacrifice in My Life

What decisions and priorities could I make in my life to further invest myself in my church? How can I give in ways that make a difference to me?

DETERMINE My Potential for Giving

I will think outside the income-stream box. Capital giving may include new strategies for giving. I will inventory my blessings and my 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. I will put together my own personal giving plan for the next three years to help me follow through with my commitment.

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.

2 Corinthians 8:2-4

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

Experiencing Joy

I know there is no formula, nor quick accounting, nor percentage target for a capital stewardship commitment. As always, the true measure of stewardship is *equal sacrifice*, not *equal gifts*. Not everyone has the resources to make a million dollar gift, but every one of us 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 can I gauge how "right" my commitment decision might be? The questions below will help me discover my own 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 I will never experience until I learn to give as freely and deeply as God gives to us.*

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 my transferring ownership of that asset to the church as a charitable donation. I know 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.

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.

Proverbs 3:9-10

What if I sell first then give the cash? I 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 our church accounting office for instructions and arrangements for the transfer of all forms of gifts other than cash.

Connecting to Scripture

A three-year financial commitment to a capital stewardship program, over and above normal giving, requires proper motive and motivation. The following study will help me discern both my 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 me?

(Matthew 28:19, Luke 17:20-21, 1 Kings 5:5)

What does my heart prompt me to do?

(Exodus 25:1-2, 35:4 29, 1 Corinthians 13:3, 2 Corinthians 9:7)

What is my Prayer Plan to discern God's will?

(Luke 11:9-10, John 17, Matthew 6:5-13)

What does "sacrifice" mean to me?

2 Samuel 24:24, Romans 12:1-2, Luke 21:1-4)

What can I do to give sacrificially? I will 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 I receive income - from my regular income, bonuses, and/or through my personal business.

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

Delaying Expenditures: Postponing anticipated purchases can free up resources 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: I may be able to give some portion of accumulated assets without significantly affecting my future security. The "returns" from investing in ministry may be more significant to me than simply accumulating more market returns.

TIME & TALENT

Additional Income: Using my 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 my 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.

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.

2 Corinthians 9:6-9

Discovering My Potential for Giving

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

INCOME & SACRIFICE Analyze my projected income and spending patterns for the next three years and determine how much could be given and when. I will alter my lifestyle in order to give what I save or don't spend.	POSSIBILITIES	AMOUNT
		\$
		\$
		\$
GIVING ASSETS What accumulated assets in my 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 I could do to earn extra resources that could be given during this period. Are there "gifts in kind" of services and/or materials I could give?	POSSIBILITIES	AMOUNT
		\$
		\$
		\$
RESULTING THREE-YEAR POTENTIAL COMMITMENT:		\$