



LET'S TALK MONEY

Stewardship and Generosity Presentation
with Jim Ducker and Sheri Meister

Dakotas | Minnesota
**METHODIST
FOUNDATIONS**

Our Team



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For the Love of God everywhere

Welcome

Purpose of the Series:

This four-part journey is about equipping churches to talk openly about money, generosity, and mission in ways that are spiritually grounded and practically sustainable.

Today's Focus:

Empowering faithful stewardship today to build a legacy of ministry for tomorrow.



Giving 'Sources'

Income:

Traditional giving source, i.e., weekly/monthly giving, i.e., plate, electronic giving, annual pledges, etc.

Assets:

Cash from savings accounts, investment accounts (e.g., stocks, bonds, etc.), IRA/401k (RMDs), crypto currency, home, investment property, other real estate, antiques/collectibles, etc.

Legacy:

Frequently referred to as 'Planned Giving' e.g., endowments, bequests, wills, etc.

Other: Fundraisers



Income - Annual Pledges

Practical reasons to do annual pledging for the church:

- **Budgeting & Planning:** Pledges provide the most reliable way for church leaders to forecast income.
- **Financial Stability:** Knowing pledged amounts helps ensure the church can meet its financial obligations.
- **Resource Allocation:** It allows for responsible planning of ministry initiatives
- **Engagement of Donors:** Committed members of a church congregation and 'promised' a donation are more likely to continue to support your church.



Income - Annual Pledges

Spiritual reasons to do annual pledging for the giver:

Spiritual Discipline: Pledging encourages intentional giving, helping individuals grow in faith, generosity, and trust in God.

Note: See webinar #1!

Commitment & Identity: It's a public (or semi-public) declaration of belonging, supporting the church's mission, and being part of something larger than oneself. It's a promise between the donor and God.

Stewardship: It's a way to respond to God's blessings by sharing resources to further the church's work and spread the Gospel.



Income - Annual Pledges

Key characteristics and Strategies:

Not Legally Binding: Pledges are commitments that can be adjusted

Personal Decision: The amount is a personal choice

Strategies:

- Regular annual or bi-annual pledge drives
- Testimonies from current pledgers
- Communication with regular updates



Income - Annual Pledges (Tips)

Pledge Cards:

- **Simplicity**: Keep it concise; use both sides if needed.
- **Personalization**: Pre-print donor info when mailing.
- **Return Envelope**: Include a self-addressed, stamped return envelope (SASE).
- **Batching**: For multiple cards, clip checks to the white copy of the card



Income - Annual Pledges

Electronic Giving:

- **Customizable Fields:** Add specific questions for deeper data collection.
- **Payment Processor:** Integrate secure payment gateways (Credit Card, ACH).
- **Automation:** Set up automatic receipts, reminders, and thank-you messages.
- **Mobile-Friendly:** Ensure the form works well on phones.
- **Tracking:** Use tags and campaign identifiers for detailed reporting.



Income - Annual Pledges (Tips)

For more giving options and to make a safe, easy & secure gift online please visit www.SampleDonation.com

1. YES, I WANT TO SUPPORT THE SAMPLE APPEAL

- ☐ With 10 monthly gifts of:
- ☐ \$10 ☐ \$25 ☐ \$50 ☐ \$100 ☐ Other \$ _____
- OR
- ☐ With a one-time gift of:
- ☐ \$100 ☐ \$250 ☐ \$500 ☐ \$1,000 ☐ Other \$ _____
- ☐ I prefer to remain anonymous

2. PAYMENT DETAILS

Make checks payable to: **Sample Appeal**

- ☐ Please send me reminders:
- ☐ Monthly ☐ Annually

Total Gift Amount: \$ _____

Balance Due: \$ _____

- ☐ Bill Me

For Credit Card or EFT gifts, please go to www.SampleDonation.com

SHORTENED FLAP AREA – NO PRINT ZONE

3. DONOR INFORMATION

Name(s) _____

Address _____

City _____

State _____ ZIP _____

Phone _____ ☐ Mobile ☐ Home ☐ Work

Email _____

Make a Special Gift

- ☐ Please call me to discuss a gift of stock or other assets
- ☐ Please call me to discuss how I can leave a gift in my estate

Questions? Please call John Doe at (555) 555-5555 or email SampleAppeal@SampleDonation.com



Income – Physical Collection Plate

Offer Envelopes: Provide pre-numbered or general envelopes for easier giving and tracking.

Strategic Placement: Place plates/baskets in high-traffic areas, visible and accessible.

Secure Receptacles: Ensure plates are sturdy and securely placed to prevent theft.

Clear Instructions: Make it obvious how and where to give.



Income – Electronic Giving

Benefits of electronic giving for churches:

- Reduced Workload
- Faster
- Automated Tracking
- Improved Security & Internal Controls
- Data Insights
- Cost Savings
- Email Receipts



Income – Electronic Giving

Benefits of electronic giving for congregation members:

Convenience: Give from anywhere, anytime.

Consistency: Easily set up recurring gifts, ensuring consistent support even when absent.

Simplicity: Can use cards or bank transfers.

Transparency: Access personal giving history and statements easily.

Security: Secure platforms protect financial information.

Flexibility: Enables giving for unexpected opportunities or pledges.



Income – Electronic Giving

Benefits of electronic giving for church missions:

Financial Stability: More consistent giving supports better budgeting and mission planning.

Wider Reach: Attracts supporters who prefer digital methods or live far away.

Modernization: Meets the expectations of a digitally-focused world, making engagement easier.



Income – Electronic Giving

Electronic giving platform options that have partnered with United Methodist agencies:

Vanco: Special discounts offered with Vanco through partnership with Dakotas Minnesota Methodist Foundation. Contact sales@vanco.com and let them know that you are eligible to take part in the Dakotas Minnesota Methodist Foundation select group pricing rates.

Tithe.ly: Special discounts offered with Tithe.ly through partnership with GCFA (General Council on Finance and Administration). Offers other church software packages as well. Learn more here:

<https://www.gcfa.org/tithely>



Assets - Investments

Benefits to Donors:

Avoid Capital Gains Tax: Donors can avoid paying capital gains tax on the appreciation of the securities

Larger Income Tax Deduction: If the securities have been held for more than one year, donors who itemize deductions can claim a charitable income tax deduction for the full fair market value of the investment at the time of the donation, not just their original purchase price.



Assets - Investments

Benefits to Donors:

Increased Giving Power: By avoiding capital gains tax and taking a fair market value deduction, donors can make a much larger gift than would be possible with a cash donation of the same after-tax value.

Estate Planning Advantages: Removing highly appreciated assets from an estate can help reduce potential future estate tax liability for heirs.



Assets – Real Estate

Benefits to Church:

Direct Asset Growth: The church receives a valuable asset that can be used for ministries, sold for funds, or developed (e.g., housing, community space).

Mission Expansion: Donated land has built churches, schools, and ministries, creating a lasting physical legacy.

Revenue Generation: The property can become a source of income through leasing or development, supporting the church's ongoing work.



Assets – Real Estate

Benefits to Donors:

Income Tax Deduction

Avoid Capital Gains Tax

Eliminate Ownership Costs: Transfer responsibility for ongoing property taxes, insurance, and maintenance to the church.

Simplify Estate: Remove the property from your estate, potentially lowering estate taxes and easing the burden on heirs.



Assets – Real Estate

How to Donate:

Outright Gift: Deed the property directly to the church.

Bequest: Include it in your will or trust, specifying it as a gift after your passing.

Gift Annuity: A contract where you give the property for annual payments for life.



Assets – Other (Cryptocurrency)

Specific Considerations:

Volatility: Convert crypto to fiat (USD) immediately to lock in value and avoid major losses (or gains, if held).

Security & Storage: Use secure wallets

Donor Privacy & Anonymity: Decide if anonymous crypto gifts are allowed

IRS Compliance: Crypto is treated like property; you need to track it for tax reporting (Form 8282 if sold).

Legal/Ethical: Be aware of evolving regulations and potential ethical issues with digital assets.



Planning now!

- Ministry needs are real today—and so is the future
- Demographic shifts, aging members, building maintenance, mission opportunities
- A hopeful outlook: We plan because we love the Church's mission.



Define Stewardship for the Future

Stewardship - managing what God entrusts to us for **kingdom purpose**

Future-focused stewardship includes:

- annual giving (today)
- planned/legacy giving (tomorrow)
- endowment/invested reserves (forever)



What Happens when you Don't Plan!

Financial instability and deferred maintenance

- Major repairs/emergencies drain operating budget

Missional & ministry opportunities get postponed or lost

- Reactive rather than visionary decision-making

Increased anxiety for leaders and members

- Leadership turnover increases stress



The "3-legged Stool" of Sustainable Ministry

Annual Giving: operating ministry now

Legacy Giving: transforming future capacity

Endowment/Designated Funds: stabilizing and expanding mission over time



Our Story: the Church We Want to Be

Paint a picture of who you want to be:

- kids, outreach
- supporting pastors
- facilities to serve the community

What can we be 20 years from now?



What is Legacy Giving?

A gift arranged **from assets**

- often **not from monthly cash flow**

Often, the largest gift someone will make

Common Legacy Options:

- wills/ bequests
- beneficiary designations (IRA/401k, insurance)
- trusts
- gifts of appreciated assets



Why People Choose Legacy Gifts?

- Aligns faith, family, and values
- Can be the largest gift someone ever makes
- Often costs “less” than people fear (especially beneficiary designations)



Barriers that Stop People from Estate Planning

- “I’m not wealthy”
- “I don’t want to think about death”
- “I don’t understand how endowments work”
- “I don’t know where to start”
- Church response: clarity, dignity, simple steps, trusted partners



How Churches should Respond to the Barriers

Do:

- invite
- educate
- provide sample language
- offer testimonies
- keep it pastoral

Don't:

- pressure
- pry into personal finances
- promise outcomes
- make it transactional



An Endowment

Is: a long-term fund invested to support ministry

Isn't: a “savings account” or replacement for annual giving

Governed by:

- spending policies
- accepting policies
- purpose restrictions,



How Endowments Strengthen Mission

Creates a stable funding stream for:

- scholarships
- outreach
- pastor/leader development
- facility care
- new initiatives

Helps churches weather downturns and support opportunities



Guideraills that Build Trust

- Clear fund purpose(s)
- Transparent reporting
- Donor intent honored
- Consistent spending policy
- Annual narrative + financial updates



Fundraisers???

Great for:

- visible projects
- community engagement
- short-term funding boosts

Not ideal as the sole strategy for long-term sustainability

Events are **a bridge**, not the foundation



Education is Important

People give to what they understand and trust (tell your story)

Workshops create:

- confidence
- normalized conversation
- practical action steps
- stronger relationships



Resources Available



Dakotas Conference

<https://www.dakotasumc.org/administration/church-committees>

- [Trustees](#)
- [Finance](#)
 - Finance Committee
 - Treasurers
 - Stewardship and Generosity

General Council on Finance and Administration

- Giving Best Practices Webinar:
<https://www.gcfa.org/resource/church-giving-best-practices-webinar>
- Giving Letter Template:
[Giving https://www.gcfa.org/resource/giving-estimate-letter-for-your-congregation-personalize-for-your-ministry-today](https://www.gcfa.org/resource/giving-estimate-letter-for-your-congregation-personalize-for-your-ministry-today)
- General Resources Pages:
<https://www.gcfa.org/forms-and-assets>
<https://www.gcfa.org/resources>

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