



Giving at Peninsula Community Chapel

A Word on Stewardship

We believe that God has entrusted to us, as a body of believers, a ministry both at home and abroad. We also believe that He has committed to us, as individuals, enough resources in time, talent, and finances to accomplish that ministry. By sound teaching and tactful presentation of ministry costs, the Peninsula Community Chapel (PCC) family is encouraged to “excel in the grace of giving” (II Cor. 8:7). It is this principle of stewardship that permits PCC to participate in God’s priorities in our world.

God expects us to be faithful stewards of all that we possess. As each of us gives proportionately and regularly (I Cor. 16:2), God will do all that He has purposed to do through us. “Moreover, it is required in stewards that a man be found faithful” (I Cor. 4:2).

The following information is supplied to help you consider your financial involvement with ministries at PCC.

- A. SOURCE OF INCOME.** Income is derived entirely from the tithes, offerings, and special project gifts of those who worship at the Chapel. There are no special endowments from other sources.
- B. MANAGEMENT OF INCOME.** All income is spent as specified by the Board of Elders and reflects the priorities of the Chapel for the year. The Director of Administration and the Financial Administrator are responsible to the Board of Elders for the expenditures of funds.
- C. GIFT ACCEPTANCE POLICY.** It is the goal of the leadership of PCC to promote financial stewardship and to:
 - a. Encourage support with a variety of giving opportunities / options;
 - b. Establish the annual local ministry budget as the top priority of each year’s fundraising goal;
 - c. Encourage tithes and unrestricted giving toward the budget;
 - d. Establish separate designated funds for missions, building, and other specialized needs which are outside the annual local ministry budget but are part of the ministry and mission of the church;
 - e. Encourage designated support of these funds through ‘above and beyond’ gifts;
 - f. Encourage giving to PCC without encumbering PCC with gifts that cost more than benefit PCC;
 - g. Avoid gifts that the donor restricts in a manner inconsistent with the goals of PCC.

To protect the interests of PCC and the persons and entities who support its causes, these policies are designed to assure that all gifts to, or for the use of, charitable causes are structured to provide maximum benefit to all parties involved. Copies of the Gift Acceptance Policy are available from the Director of Administration or online at www.pccyorktown.com/give.

- D. METHOD OF GIVING.** There are several accounts to which individuals/families may designate their gifts.
 - a. The Local Ministry Account.** This account receives all funds except those specifically designated for missions, building/capital campaigns, associated ministries or special projects. It is important, therefore, that donors realize that their gifts go to the local ministry account unless otherwise specified. Funds to this account are used to cover local outreach and discipleship ministries including youth, women/moms, men, home groups, church planting and urban ministry, as well as operational costs such as salaries, facility maintenance, supplies/equipment, transportation, and communications.
 - b. The Missions Account.** Funds for missions must be designated as such if this account is to receive money for our missions outreach. All funds received in this account are used by the Board of Elders for our missionaries and missions-related projects. There are two ways to give toward the missions outreach of the church:
 - i. Funds may be designated for General Missions. These funds are then used to support special needs for PCC global partners, general missions education, and/or other missions-related needs as recommended by the Global Ministry Team (GMT). These funds are not routinely divided among the PCC global partners but are used only for the needs described above. Funds may also be designated to any of several funds (such as Central Asia, MAT, Kenya, etc.) that support

missions efforts locally and in specific areas of the world. From time to time, this account may be used to support specific short term mission trips. Special projects falling under the General Missions account will always be announced with specific instructions for designating to them.

- ii. Funds may be designated for a particular global partner or mission board (preferably a global partner or board already endorsed and supported through PCC). Financial commitments to specific global partners are encouraged to be given on a monthly basis. NOTE: Unfulfilled or negligent regular financial commitments to specific global partners by individuals/families are not covered by PCC and will result in income shortfalls for the global partners.

NOTE: When designating funds for global partners, DO NOT put their name(s) on the check, as the IRS may not allow your gift for tax purposes. Instead, use a white PCC offering envelope for designated giving by filling in the name, missions board, and amount of the offering on the respective lines of the envelope. This is the only way to ensure funds go where you intend. Notes attached to checks can be lost and memo lines often overlooked when handling a Sunday offering.

- c. **The Building / Capital Campaign Account.** This account is funded entirely by the designated gifts to it. Funds will be used for the construction of new facilities, major modifications to/or furnishing of existing facilities, and/or construction debt reduction efforts. When giving to the Local Ministry Account falls significantly below the operating budget need, this account may be used to meet mortgage expenses. Donations to capital campaigns are held in the Building / Capital Campaign Account.
- d. **The Helping Hand Account.** This benevolence account is funded entirely by the designated gifts to it and is administered by the Director of Administration & the Board of Elders. Funds are used primarily for the short-term emergency financial needs of those who regularly attend PCC, but other short term needs of those in the community may also be met through this account. Funds are repaid when possible by the recipient.
- e. **The Summit Christian Academy Account.** Designated gifts to this account are used to support our classical Christian school that meets on the PCC campus. All gifts go directly to the school.
- f. **Staff Development Account.** Designated gifts to this account are used to support the staff of PCC through special short term needs like seminary training, sabbaticals, etc.
- g. **Seminary Account.** Designated gifts to this account are used to provide scholarships for PCCers (members/regular attenders) pursuing a college level degree in a ministry related field – pastor, global partner, etc.
- h. **Special Projects.** There will be times when PCC sponsors special projects such as a Christmas Gift or donates to humanitarian needs such as earthquake relief. Special instructions will always be given with each project so the donor may know how to give to projects of their choice.

- E. YOU ARE STRONGLY ENCOURAGED TO USE THE WHITE CHAPEL OFFERING ENVELOPES** when giving by cash or check. Online giving is also offered on our website for credit/debit card and electronic fund transfer giving.
- a. Using a white offering envelope or giving online ensures that: You will receive a record of your gift(s) of your yearly giving (when applicable – see below) for use with the IRS for income tax purposes. Your designated gift for local ministry, missions (general, global partners, task forces, etc.), Helping Hand, Summit Christian Academy, or special projects will be credited as you intended.
 - b. All loose checks or cash that are placed in the offering basket that are not in an offering envelope will be used entirely for Local Ministry needs.
 - c. Records of annual giving will be kept for all individuals listed in the fellowship directory and for single gifts that exceed \$250. Annual statements will be mailed by 31 January of each year.
 - d. Green PCC envelopes are to be used only for non-tax deductible payments to the Chapel including things like retreat fees, book purchases, Bible study group fees, youth activities, etc.

If you have any questions regarding this document or giving in general at PCC, please contact the Director of Administration, the Financial Administrator or any member of the PCC Board of Elders.