



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 Business 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 global ministry, 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. Local Ministry Account.** This account receives all funds except those specifically designated for global ministry, 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, refugee ministry and childcare, as well as operational costs such as salaries, facility maintenance, supplies/equipment, transportation, and communications.
 - b. Global Ministry Account.** Funds for global ministry must be designated as such if this account is to receive money for our global ministry outreach. All funds received in this account are used by the Board of Elders for our global partners and global ministry related projects. There are two ways to give toward the global ministry outreach of the church:
 - i. Funds may be designated for Global Ministry General Fund. These funds are then used to support special needs for PCC global partners, general global ministry education, and/or other global ministry 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 global ministry efforts locally and in specific areas of the world. From time to time, this account may be used to support specific short term global ministry trips. Special projects falling under the Global Ministry General Fund account will always be announced with specific instructions for designating to them.

- ii. Funds may be designated for a particular global partner or global ministry board (preferably a global partner or board already endorsed and supported through PCC). Due to government restrictions on sending funds directly to foreign nationals/organizations, funds will only be sent to/through officially recognized U.S. charity/501(c)3 non-profit organizations.
 1. Unfulfilled or negligent regular financial commitments to specific global partners by individuals/families are not covered by PCC and could result in income shortfalls for the global partners. PCC does not regularly supplement giving to global partners to cover these shortfalls.
 2. 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, sending agency, and amount of the offering on the respective lines of the envelope. This helps to ensure that your gift(s) go(es) where you intend.
- c. **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. Currently this account is used to meet mortgage expenses. Donations to capital campaigns are held in the Building / Capital Campaign Account.
- d. **Helping Hand Account.** This benevolence account is funded entirely by the designated gifts to it and is administered by the Lead Pastor, 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 considered.
- e. **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, conferences, 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. **Capital Improvement and Reserve Fund.** Gifts designated to this account are used to build up cash reserves to cover both expected and unexpected major capital projects as well as financial shortfalls. This can include things like HVAC unit replacement, roof replacement, etc. and/or covering deficits created in the Local Ministry account by higher expenses than donations.
- i. **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) each year (when applicable – see below) for use with the IRS for income tax purposes. The envelope also provides places to indicate your intention(s) on how you would like your gift to be designated.
 - b. All loose checks or cash that are placed in the offering 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 who regularly attend PCC and for single gifts that exceed \$250. Annual statements will be mailed by January 31 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 Business Administrator or any member of the PCC Board of Elders.