

HCC Faith & Finances

Quarterly news about the church finances and financial ministries of Harvest Community Church

10 GUIDING FINANCIAL PRINCIPLES FOR HARVEST COMMUNITY CHURCH

At the January 6, 1999 elder board meeting, the following written financial guidelines were approved. Many of these guidelines have been informally in place for several years. But with the growing number of new people coming to Harvest, it was decided it would be best to formally articulate the financial guidelines that undergird our church's ministry.

#1 PRIMARY SOURCE OF CHURCH INCOME

Harvest is dependent on God through the faithful and generous tithes and offerings of God's people to underwrite the church's ministry, missions, building and benevolence needs.

#2 MISSIONS GIVING

Harvest commits a minimum of 10% or more of Sunday offerings to God's work in our world, country and community. The church has a Missions Committee and formal guidelines to review all mission requests. Harvest will accept designated missions gifts from individuals in the church that can be passed along to any Christian 501©3 non-profit organization.

"Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines." Proverbs 3:9

#3 FINANCIAL BIBLE TEACHING & GIVING POLICY

Harvest will teach Biblical financial and giving principles through Bible studies, seminars, sermons, etc.. The goal of this teaching will be to help people become financially free in their lives in order to serve and honor God more fully and faithfully. To help encourage people to become faithful and generous givers to the Lord's work (see Malachi 3:8-10), Harvest will offer a 90-day money back guarantee* for anyone who begins to give 10% or more of their income to the Lord's work and within 90 days regrets this decision.

**Anyone who begins tithing (giving 10% or more of their income to the Lord's work) and who within 90 days regrets this decision or feels they have not experienced God's help in their finances, can request (within the 90 days) a refund of any monies that were shown to be given on their church giving statement that were given during this "90 day tithing test period." Monies given before the 90 days, money given after the 90 days,*

tangible assets, and undocumented cash gifts cannot be refunded.

#4 FUNDRAISING EVENTS

Because Harvest is dependent on God through the faithful and generous support of God's people, Harvest discourages the use of fundraising events (banquets, bazaars, carnivals, festivals, bingo, craft sales, candy sales, product sales, raffles, fish fries, etc.) to help meet the church's financial needs.

#5 QUARTERLY GIVING STATEMENTS & FINANCIAL INFORMATION

HCC will send quarterly giving statements with church financial, missions, benevolence and/or other financial information and helps to encourage people's faithful and cheerful giving to the Lord's work at HCC.

This is what the LORD Almighty says: "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." Haggai 1:5-8

Although the Bible teaches you can never serve God AND money -- it teaches you must learn to serve God WITH money.

Remember: Your generous and faithful tithes and offerings are vital to your spiritual health and to the health of the ministries at HCC.

#6 METHODS OF GIVING

Harvest will encourage people's generous giving by allowing them to faithfully give through whatever means is most helpful to them (examples: Sunday offerings, giving envelopes, mail-in envelopes, stock transfers, gifts of appreciated assets and investments, automatic check withdrawal electronic fund transfers, gifts in kind, etc.). The church will abide by all IRS donation regulations.

#7 OVERSIGHT BY A CPA

Harvest will have a CPA involved in overseeing the church's financial policies and procedures.

#8 BENEVOLENCE GIVING

Harvest will have a benevolence program that will help people that are attending our church. Help will come in the following ways (depending on available resources, finances and individuals to give financial counsel):

- ❑ One-time financial assistance of up to \$100 (must be approved by an HCC pastor).
- ❑ Needs assessment by a financial counselor from the church.
- ❑ Partial assistance with short-term food needs.
- ❑ Financial Bible studies and debt counseling.
- ❑ Vocational and career testing and guidance.
- ❑ Possible greater assistance (dependent on needs assessment, financial counseling, and participation in church financial teaching).

Harvest will semi-regularly conduct food drives for people in our community who need help. Normally this food will be

channeled through an existing ministry that works with the poor and needy in our community.

#9 BUILDING PROJECTS & CAPITAL EXPENDITURES

Harvest will seek to meet its larger financial needs (building projects, equipment, vehicles, land, etc.) through communicating the plans and needs to God's people and other individuals through letters, presentations, campaigns, visits, etc.. Harvest will accept designated gifts for board-approved building projects or major expenditures. In a desire to experience God's divine direction and provisions for HCC, the church desires not to use bank mortgages or bonds to meet the church's capital needs. With board approval, Harvest has accepted financial help of some no-interest loans to help with needed building construction and renovation projects.

"Families gave freewill offerings toward the rebuilding of the house of God. According to their ability they gave to the treasury for this work." Ezra 2:68-69

#10 FINANCIAL RECORDS AND REPORTS

Harvest will annually communicate its general income and expenses at the congregational meeting in a summary pie chart format. Detailed financial statements will be available at the end of the congregational meeting for anyone who would like a copy. Any individual who would like to review the church's financial records or would like to ask

detailed financial questions is always welcome to schedule an appointment with the church treasurer at anytime.

FINANCIAL BIBLE STUDY COURSE TO BE OFFERED BEGINNING IN FEBRUARY AND APRIL

On Thursday nights in February HCC will begin another Crown Financial Ministries 10-week Financial Bible Study Course for people who want to learn to manage their finances according to God's biblical principles.

This nationally recognized course has helped thousands of people across the country to budget better, reduce or eliminate their debt, give more generously, and save more consistently.

A 20-minute informational meeting will be held after both morning services on February 7th.

Each Bible study group is limited to 12 people.

If you are interested in participating, please call and leave your name and phone number at Brian Kluth's office (483-1945 #22). If Thursday evening is not a good night for you to participate, please include what night(s) you would be available.

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