



Founding Your Congregation's Future!

**A Resource Guide for Starting and Growing
a Robust Planned Giving Program**

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F I R S T E D I T I O N

Preface

I am delighted and blessed to offer MCC churches in the United States this new resource to help our churches begin to include planned giving in our church stewardship programs. I titled this resource “Founding Your Congregation’s Future” because I firmly believe that dynamic institutions—like our MCC churches—are never really founded just once in time. Vital living institutions must be continuously re-founded, re-visioned and yes, re-sourced, to respond to the needs of each new era of ministry and mission. It is by providing legacy gifts for the church’s mission and ministry going forward that members become co-founders of their church’s future.

I have tried to keep this guide simple and provide sample language, templates and examples for all the official elements and materials that are useful to a planned giving program. I am also looking forward to working with you to create your specific program, as well as to improve this resource in future editions, based on our work together.

After 43 years, I think we all recognize that MCC is here to stay. Planned giving makes it possible for MCC people to step out in faith, in yet another way, to build the financial base for transformational ministries in our churches and denomination that will outlive us all.

I wish you blessed planning,

Irma Bauer-Levesque
Director of Development
Metropolitan Community Churches

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1. What? What is “Planned Giving” Anyway?

Definition: Planned giving is a set of ways a donor can arrange to leave gifts of money or other assets to a charity or nonprofit, at his/her death; some planned gifts provide a way to invest assets so the donor receives benefits/income during his/her lifetime, then bequeaths any remaining funds to nonprofits at death.

Also known as gift planning; deferred giving.

What is planned giving anyway? Aren't all gifts “planned”? And why should a congregation include this form of giving in the church's or denomination's stewardship efforts?

“For Everything There is a Season;” ECCLESIASTES 3:1

This is a resource about a particular type of stewardship. Some have said that the stewardship we engage in every day can be called “ordinary stewardship” and Capital campaigns constitute “extraordinary stewardship;” following this logic, planning stewardship decisions for the end of our life could be called “ultimate stewardship” and this is the focus of this resource.

All of us will die one day. In the course of a lifetime, we amass assets of various sorts. Even people of very modest means have some assets. We own a car, a home, maybe a time-share in Florida, and belongings. We've contributed to retirement plans, bought life insurance and a few mutual funds—maybe an annuity. Planned giving is a way that all of us can make a final, ultimate tithe, and return to God some portion of all God has given us, in addition to providing for descendents and heirs.

Most of us provide for God's work in our world by giving to the organizations that have meant the most to us throughout our lifetimes—churches that have nurtured our faith, the denomination that continues to stand for LGBT human rights around the world, and other meaningful charities. It makes sense that we should think of these same institutions as we make decisions about the final disposition of our assets.

Planned giving is a term used in the fundraising world for gifts—gifts of cash and other assets—that are planned for ultimate distribution after our death. While most of us generally “plan” our regular weekly tithes and other giving, “planned giving” refers to the gifts we plan to make to our church, denomination and other charities when we no longer need any assets at all. Planned giving is an essential part of an estate plan. There are tax advantages associated with planned giving as well, which can be considerable for large estates.

Almost any kind of a gift you might leave to a family member or heir in a Will can also be given to your church at your death. These planned gifts might be in the form of cash, stocks or mutual funds, life insurance, retirement funds, IRAs, annuities, trusts of various kinds; they gifts might also be real estate, vehicles, collectibles or other property. In this resource guide, we will focus primarily on Wills. A planned giving program with a focus on wills is a program that even small churches can manage.



2. Why? Planned Giving and Good Stewardship

Planned Giving is Good Stewardship.

If we think for just a minute, all of us can make a theological case for planned giving. When we affirm that all we have is a gift from God, by extension, we need to affirm that good stewardship requires that we dispose of all we have received with the reverence and care that God's stuff deserves! When we provide the resources for God's mission to continue beyond our lifetime through our church, denomination, and other organizations that have fed our faith and reflect our values, we are practicing good end-of-life stewardship. For believers who have tithed their entire lifetime, it will seem self-evident to tithe on the residual assets of their estate.

“Render Unto Caesar...” MATTHEW 22:21

Without a will, we may very well be “rendering unto Caesar” (or at least our state government) things that are both Caesar's and God's. Each state has rules that govern the disposition of estates when a person dies without an executor or a Will. These assets may very well be assets that we would have preferred to be “rendered” differently. The only way to guarantee that your assets will be distributed to the people you love and organizations that reflect your faith, convictions and values, is to plan. For most of us, that means having a will (Last Will and Testament).

Estate Planning for LGBT People

As LGBT people, we need to assume that the government would not make the same decisions we would make ourselves concerning the distribution of our assets. Estate planning is especially important for LGBT people of faith who cannot rely on government to take our chosen family's rights, wishes and needs into account.

“Faith—Convictions of Things Not Seen...” HEBREWS 1:1

Also, for all people but especially for working and middle class people, planned gifts will represent the largest gifts we are ever able to make. By planning these gifts, ordinary people are able to participate in larger campaigns and experience some of the “faith factor” of making a major gift—the donor gets to experience “stepping out in faith” to invest in a future that the donor will never see. We provide for God's future in a particular place—a future we can not even imagine today. Planned giving is a gift of faith in God's future intention for your church and/or denomination.

Jubilee

I once knew a rather wealthy man who told me that he considered his own estate planning as an exercise in Jubilee. He had provided amply for his children and their education while they were growing up. They enjoyed satisfying careers that provided for their needs. My friend did not intend to leave his children the means to live a work-free life of leisure. He himself had been born into a family of modest means, but had worked hard and been lucky, blessed—and successful—in business. He had amassed a good sized fortune, and at his death, had planned for it to be “redistributed” to the endowments of three institutions that prepared people for the ministry. He had informed his children of his plans, and while they did not share their father's faith, they upheld and respected his wishes. The end of life provides each of us with an opportunity to fashion a “jubilee” of our own.

Finally, planned giving provides one more way for the church and its leaders to teach stewardship as a way of life—up to and including the very end of life. Acts of stewardship grow the faith of its participants while growing the mission potential of the church (which often requires at least some resources!).

For the church too, planned giving presents an opportunity to grow in its stewardship of the tithes and offerings and special gifts it receives. Because bequests will be occasional and are often larger gifts, you will not want to count on these gifts for day to day operations, nor should large gifts just be added to your operating account. Beginning a planned giving program at your church gives your Board an opportunity to think about the long term needs of the church, and how a reserve or endowment should be best stewarded to serve the church's mission.



3. When? Is There a “Best” Time to Begin?

Prerequisites for Feasibility

If your church is very small, or has a weak ordinary stewardship program, or unreliable record-keeping capacity, you should probably work on these things first before directing attention to planned giving. Your planned giving program ought to be a natural extension of your stewardship efforts overall. Your planned giving efforts will be more productive if they build on a foundation of good stewardship practices. And if the congregation is not giving generously to support the ministry they see every Sunday, they are not likely to support and provide for ministries they will never see.

If a past bequest was “squandered” in the eyes of the congregation, someone will remember it and that memory can undermine your efforts. If a past situation presents an obstacle, it needs to be addressed and the congregation will need concrete assurances that it won’t happen again. Board policy for expenditures, management, gift acceptance and the like will help reassure the congregation that their gifts will be managed prudently.

Opportunities

There is no perfect time to begin a planned giving program. That said, there are some “opportunities” we can plan as well as others that arise that may give your church the impetus it needs to get started.

Ten Year (or any) Anniversary—Some planned giving advisors suggest that an organization ought not to consider starting a planned giving program until the organization has celebrated its tenth anniversary. It is true that some non-profits fail in their first ten years of operation. And churches do at times close too. But an organization that has lived for ten years assures its constituents that it is not going anywhere soon. Its mission is needed and the future seems secure. A 10th anniversary celebration may be a good time for your church to put down the deep roots that will nourish its future, which is what a planned giving program can help to do by providing a reserve of resources for future growth.

Any anniversary provides an opportunity for people to reflect on all God has already accomplished, and to consider where a community is being called next. Planning for that “next” makes sense at any and every anniversary. These are excellent opportunities for starting or for re-energizing a planned giving campaign. If your church has an anniversary looming on the horizon, you might want to consider launching a planned giving program as an activity celebrating the anniversary year.

Other Opportunities to Introduce a Planned Giving Program Might Include the Following:

A Capital or Comprehensive Campaign

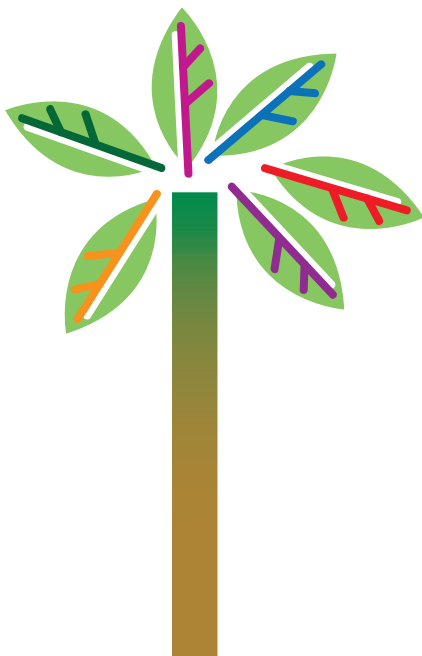
Whenever the church embarks on a significant capital campaign for building, renovation or the expansion of ministry and programs, a planned giving program ought to be seriously considered as part of the campaign goal. While the assets from planned gifts may not be realized for many years, a campaign gets everyone thinking about the future and what the church is being called to be and to do in that future. Planned gifts help everyone see how these programs can be sustained far into the future, long after the immediate goals are met. And for many people of modest means, a planned gift provides an opportunity to participate in a campaign in a meaningful way by planning a bequest as their campaign pledge.

Strategic Growth Initiative

Another good time to initiate a planned giving program is when the church is planning a strategic growth initiative. Planning an “upward” size transition engages the congregation in planning for the church’s future and assures the membership that God has work to do now and for the foreseeable future, in that place.

Surprises

Sometimes, opportunities surprise us. When these surprises happen, take the time to prayerfully consider if God is trying to get your attention! Some of these “surprise” opportunities to begin a planned giving program might include the following:



Children

Does your church suddenly have an influx of couples with young children? Or a cluster of births and adoptions? New family members provide an opportunity for people to plan for the future. In fact, many parents draft their first wills when they have children, to provide for their support in the event of the loss or disability of one or both parents. The presence of children or influx of new families can get a congregation thinking about planning for the church's ministries to this generation. It communicates that the church is not just for us, but we are building it for our kids, and their kids and . . . God knows who else!

A Bequest is Received!

Often, after the funeral is done and the beloved member of the congregation is memorialized, a bequest arrives unexpectedly with a letter expressing the deceased's gratitude and strong desire to see the church care for others the way the congregation had ministered to the departed one. These bequests provide a wake up call for a church to acknowledge that God has resources to put to divine disposal! But if we don't prepare the soil, the seed may very well be scattered elsewhere.

A Bequest is Not Received

"Ask and you shall receive." A member of the congregation dies and leaves a significant bequest to the American Bible Society and the Kitty Rescue League. After the congregation gets over their shock that the member left the church nothing, it is a good time to face the fact that you did not ask, and likely, the American Bible Society and Kitty Rescue League did. Don't assume that everyone will think to include the church in their estate plans all by themselves. Ask. A missed opportunity can provide a very powerful incentive to get started.

Weak Economy

Any church that has borne the brunt of a weak economy or widespread unemployment for a time among its members knows that an endowment or reserve fund can make all the difference. Whether you don't have a reserve or you do, a weak economy gives you a story to tell about the difference that fund made/could have made. There is never a bad time to make a decision to build a reserve to support the ongoing ministries of your church.

Just Do It!

Finally, there is no reason to wait for a particular type of opportunity to arise to provide an incentive to begin. Take advantage of the opportunities you have but know that a planned giving campaign has merit in its own right. If God is calling your church to an ongoing ministry in your community, your stewardship campaign has a place for planned giving in it.

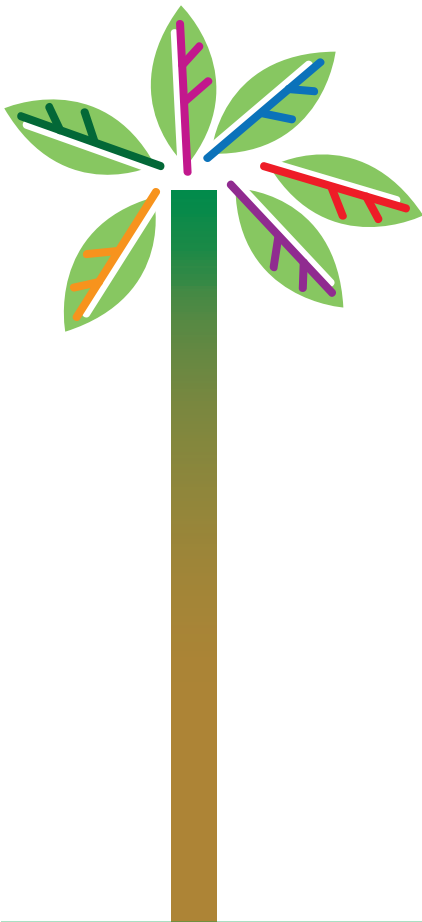


4. Who? Who Makes These Gifts?

It is a myth that planned giving is just for the wealthy. While the wealthy need to be good stewards of more substantial asset pools than middle and working class people of faith, all of us are called to be good stewards of all God has provided to us.

The fact is that most adults over age 35 in the United States own property, hold life insurance, have retirement funds and/or savings accounts or other assets.

While people often make a will for the first time to provide for a life partner and/or young children in the event of premature or unexpected death, middle aged adults are most apt to think about giving a significant share of their estate to non-profits as planned gifts. If your congregation has a significant number of members 50-75 years of age, the time is right and ripe for you to begin asking them to consider including the church, denomination, and other institutions that have fed their faith into their estate plans.



5. How? A Step by Step Guide to Getting Started and Growing

So, theologizing done and myths debunked, it is time to get started initiating your congregation's planned giving program. But where to begin?

Getting Prepared

First thing to do is ASSESS READINESS—this is an internal audit and checklist of everything that is helpful to have in place before you go public with this campaign. And there are tasks for everyone on staff and in leadership:

- Does the church have a good regular stewardship program and a committed congregation?
- Does the church have a policy or plan for how bequests, once received, will be used?
- Is the church registered as a 501(c)3 organization (tax-exempt)?
- Is the pastor/stewardship committee equipped to preach/ teach/ discuss end of life stewardship?
- Does the church have the capacity to keep track of planned gift intentions?
- Do you have a newsletter or other communications instrument to inform and educate members of the congregation about planned giving?
- Is the church equipped to manage an endowment or reserve fund, once begun?
- Has the church identified individuals and organizations that can provide expertise or advice?
- How will planned gift intentions be acknowledged?
- How will planned gifts, once received, be acknowledged?

All these questions are best addressed up front. A church with a dynamic program will revisit them regularly and update materials as responses to these questions change over time.

Planning for Ministry and Mission

As with all things, its best to ground your planned giving program in your church's mission. It is important to articulate in writing how planned gifts, once received, will promote and support the mission and vision of the church, denomination, and related ministries. This is your "case" for a planned giving program. You will include it in publications, and it will guide your policy documents. Drafting of the case could fall to the Board, stewardship committee or pastor. But all of them, and the congregation, will need to affirm the case for your church's program.

Tasks for the Board

You will need policy in place that governs the acceptance, management, and/or expenditure of the planned gifts you receive (see samples at the end of this document). Forming a gift acceptance policy is a collaborative effort. The process of developing this policy will also inform how the program is explained to the congregation, and will inform leadership when they consult with people considering particular types of restricted gifts. Developing a policy helps the Board be clear about what will be required of them as they steward this program and receive the first and subsequent gifts.

Acceptance

The Board should decide what sort of gifts the church is able and willing to accept. This is a serious consideration! You need to think about whether the church has the capacity to accept a gift of a home (lots of deferred maintenance; poor real estate market; near a toxic waste dump), or antique automobile (requiring garage storage until sold), or a New Zealand stamp collection. The church Board should discuss this and produce a written "gift acceptance policy." Even if the Board decides that its policy will be to make decisions on a case-by-case basis, it is important to make this policy official.

Even cash gifts can be controversial if the deceased one's Will states that the money can be used only for a certain esoteric purpose—one that the Board and congregation cannot endorse. Hopefully, your stewardship committee will do a great job marketing and stewarding the people planning these gifts so that issues like this do not arise.



It is helpful to urge members of the congregation to consider including a “sunset” provision whenever they plan a gift that is to be restricted for a specific purpose. That purpose or ministry that is so vital today may be completely irrelevant in 50 years. The stewardship committee and pastor should be ready to counsel a prospective planned giver to allow for dramatic changes by writing into the gift’s conditions that restrictions on its use need not continue indefinitely if that ministry is no longer as vital as it once was.

Sometimes, very rarely, the Board will need to determine that a bequest cannot be accepted. But this guide will help you do all you can to minimize that possibility.

Management

It is also helpful for the church board to consider how unrestricted bequests will be managed. Determining how this fund will be used will help. Are you most interested in building a reserve fund which can be spent not at all in good times and in large part for certain types of capital projects? Are you most interested in building an endowment that will yield steady interest income for outreach projects forever? Knowing what the “dream” for this fund is will help you as you make management decisions.

At the least, the Board will want to decide whether any portion of received unrestricted bequests will be used for general operating expenses. It is common for a policy to say that the first \$5,000 of a bequest, or 5% of the total bequest received, will (or may) be added to an operating budget. Because this revenue stream is irregular and unpredictable, you will want to consider whether this is helpful or not in your situation.

It is also important to establish that these funds will be kept in an account that is separate and not co-mingled with operating funds. The account does not need to be opened, of course, before you have funds to invest, but it is important to establish how the church will manage these funds when they are received. Many denominations provide endowment management services for their local churches, and MCC is exploring potential partnerships that could serve in that capacity for MCC churches. But a separate, interest bearing account can serve well for a time.

When congregants are satisfied that the church will steward these funds well, they will be more likely to participate generously.

Use

This is a serious consideration. While some people may be happy to have a bequest of their life savings used to pay off a disastrous church debt that should never have been incurred, most people want to know that their legacy gifts will be managed responsibly, and used thoughtfully, after serious discernment. Engaging the congregation in this discussion as the Board formulates its policy may yield surprises. A planned giving program will have more success, obviously, if the congregation wholeheartedly supports the purpose for which it will be used.

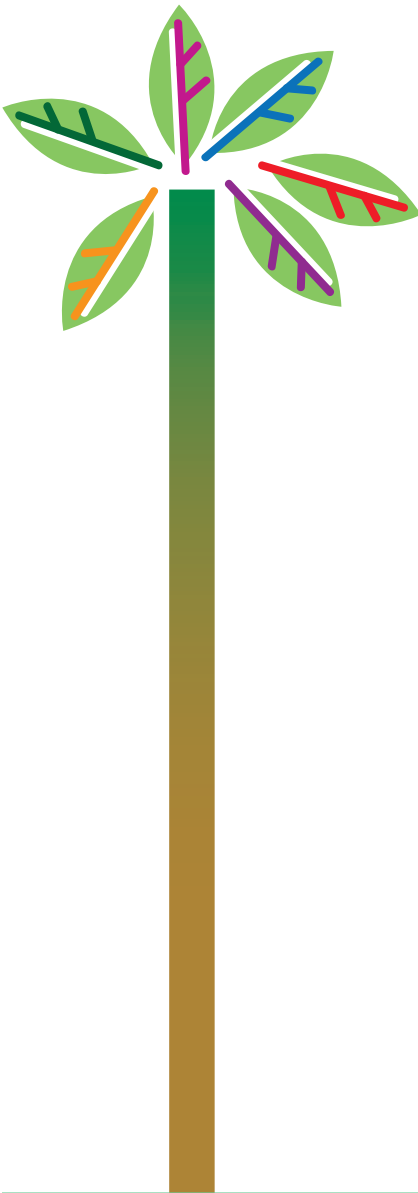
Tasks for the Pastor and Staff

Form and Prepare a Planned Giving Team

The Pastor(s) will need to form and lead a planned giving committee to help with the campaign. While the denominational office is making this resource available and can provide templates for brochures, bulletin copy, policy statements and other materials for churches to use, you will want to customize these materials and messages to reflect your church’s unique character and goals. This committee will draft, test, and finalize the case for your church’s campaign, prepare or adapt all the materials you are going to need, prepare for this work by reading about end-of-life stewardship, and then plan the schedule of events, mailings, workshops, recognition events—all the activities that make up your campaign. Samples of these things that can be customized for your church can be found in the appendix of this resource guide.

Theological and Spiritual Preparation

An excellent resource that lays the theological and biblical foundation for your work is *Growing Givers’ Hearts* by Thomas Jeavons and Rebekah Burch Basinger. It is a great resource for stewardship as a spiritual discipline. Reading this book together is one way to prepare spiritually for this leadership role. For pastors who have never preached on stewardship, this book is a wonderful guide. Its review of biblical material makes it a good Bible study companion for a stewardship series.



Identify Resource People

Identify a local estate attorney or certified financial planner in your area who can serve as a resource person, present a program and provide advice. Ideally, you will find someone who specializes in incorporating philanthropic activity into estate planning decisions, someone who has an appreciation for the church and knowledge of the particular estate planning needs of same-sex couples.

Don't hesitate to call the MCC Development office as well with questions. We'll help all we can!

Record Keeping

It is important to keep track of people who inform the church that they have included the church in their estate plans. Take a look at your current system to determine if it has the capacity to do this. You will want to be able to produce a list of people who have made commitments, invite them to events and send them mail . . . even if they move away! Assess the system you have and determine how you are going to track gifts that are promised, but that may not be received for many years.

Publications

Brochure

You will want to produce a simple brochure that describes your program, makes a case for its ministry and mission, sets goals, states policy that is helpful for members to know and contains the legal and other information members need to actually arrange a planned gift. A brochure should always clearly spell out the legal name for the church (which may vary from its commonly-used name), as well as its EIN number. All registered not for profit organizations have an "employee identification number." It functions like a social security number, except that, for organizations, this number is a matter of public record. EIN numbers can help identify your organization as a beneficiary, especially if there is another organization with a similar name. A template for a brochure can be found in the appendix of this resource guide. These brochures can also suggest helpful language that your members can provide to attorneys drafting their wills.

Informational Publication

You do not need to create an entirely new publication to publicize planned giving events, news or information updates, but you should take the time to consider if the publications you currently have—email lists, bulletin, church newsletter—are sufficient to be used or can be adapted for this purpose. From time to time you will have information to share, a testimonial to offer, or news and updates from MCC on how the denomination can help.

Standard Stewardship Materials and Response Devices

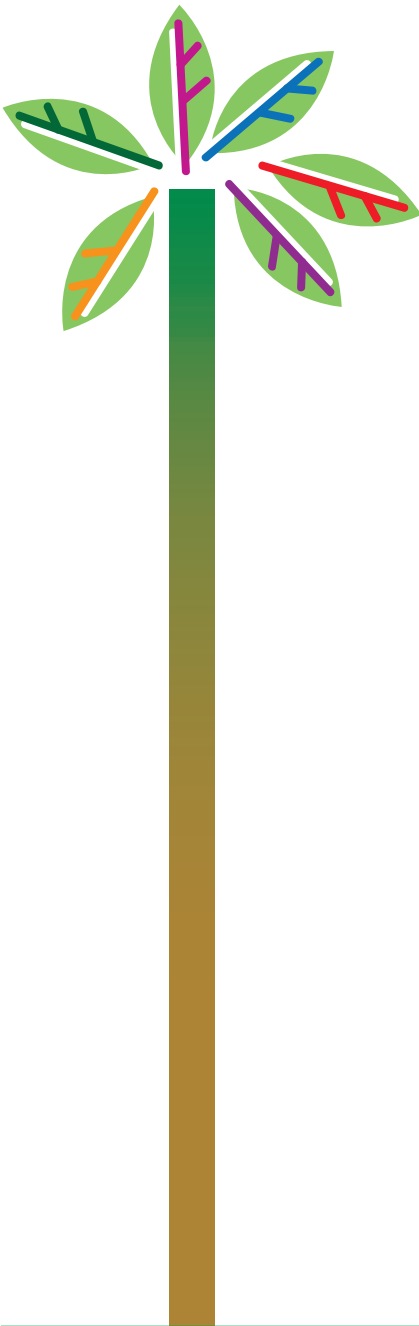
You will want to update your standard stewardship materials to include a reference to the planned giving program and give members an easy way to inform you of their intentions. Pledge cards should include a box that members can check to let you know that "I have included Fabulous Rainbow MCC in my estate plans" or to request additional information on planned giving. See sample pledge card with this feature in the appendices.

Acknowledgement

You should consider how you want to acknowledge planned giving intentions. At some point, you may want to print a list to acknowledge everyone who has made a planned gift intent known to the church. Larger churches will be able to form a club of members who have arranged legacy gifts. Some annual recognition, however modest, is a good idea. Board members, in particular, and others recognized as church leaders who make these gift intentions known provide an example for others to follow.

Final Acknowledgement

Many churches have permanent fixtures to acknowledge major gifts, received as part of a campaign or as bequests. We have all seen the walls of bricks, trees of life, and recently, the beautiful sculpture of MCC's flame logo—Illumination. When planned gifts are actually realized, it is good to find some way to formally recognize the enduring legacy of these members.



I titled this resource “Founding Your Congregation’s Future” because I firmly believe that dynamic institutions are never really just founded once. Vital living institutions must be continuously re-founded, re-sourced, re-visioned to respond to the needs of each new era of ministry. Members who leave the church with legacy gifts become co-founders of their church’s future.

Summary

Taking stock of what you need, and preparing yourselves, your team, and your materials will take a fair amount of time. But when you have done this internal assessment and prepared your policies, procedures and materials, then you are ready to invite your congregation into the process.

Implementation

The stewardship committee, or special planned giving committee, will formulate the plan, with the pastor, for how best to introduce planned giving among the congregation. Over not more than a year, you will want to schedule announcements, preaching and teaching, informational forums, the distribution of materials, an opportunity to respond, and a year end review/report on progress. If the campaign is part of a larger campaign, include a celebration of achievements in this area in the overall celebration of the larger campaigns goals achieved. A sample calendar for how a planned giving introduction could be scheduled over a church year is included in the appendices.

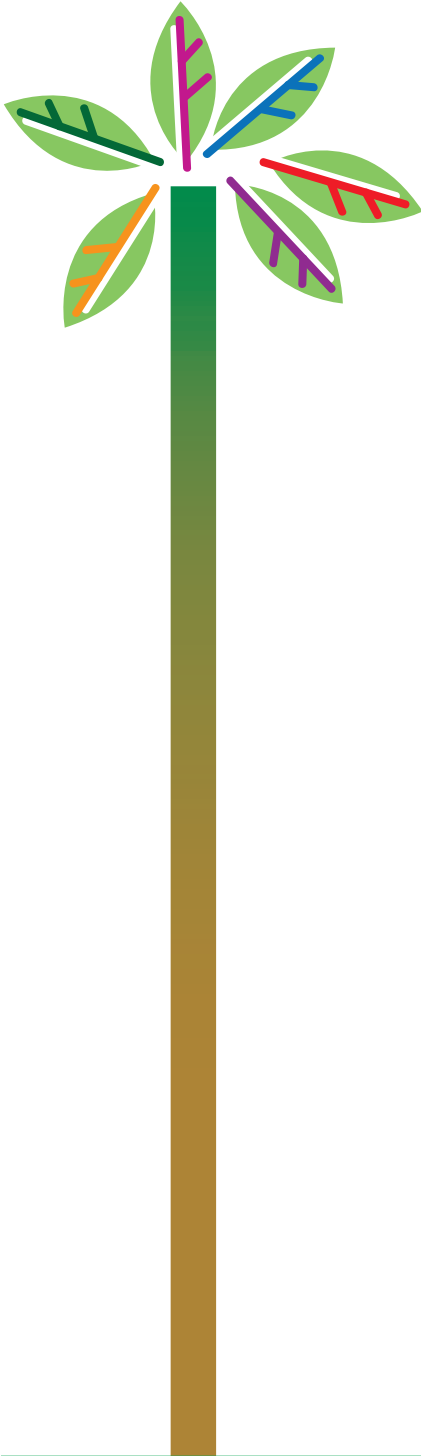
Completing the Circle—Stewardship of Program Going Forward

Once the church has been through the introductory cycle, it is important to work end-of-life stewardship into the fabric of the churches annual life.

This can be done by always including planned giving in annual stewardship campaign efforts and materials, scheduling regular informational forums by resource people (once every 3 years) and recognizing people in the congregation annually in some public way—at worship, in the church’s annual report, at the annual congregational meeting—who have made their plans known to you.

Your church newsletter should include a standard reminder—an informational box—about the planned giving program as a permanent feature. Running a testimonial in your newsletter on occasion is extremely powerful, especially if the person who made their intentions known to you is an articulate, well-known and respected member of the congregation. It is helpful to form a legacy club and welcome new members annually, even if the “club” exists only as a list of names in the annual report initially. Even when people wish to remain anonymous, having the congregation know that the church has received 4 new bequest intents from people who wish to remain anonymous reinforces the programs place in the life and future of the church. “Anonymous” should appear on every church’s legacy list, since many people will keep their intentions private.

The time will come when a legacy gift will be received. As much as is appropriate and possible, these bequests should provide an opportunity to celebrate the faith of the person who provided for the church. Incorporate a dedication ceremony into your worship whenever a name is added to a tile in your church’s “Illumination” flame, or a brick on your “Founders Wall.” These ceremonies are moving and reinforce the spiritual teaching about stewardship that the church has done.



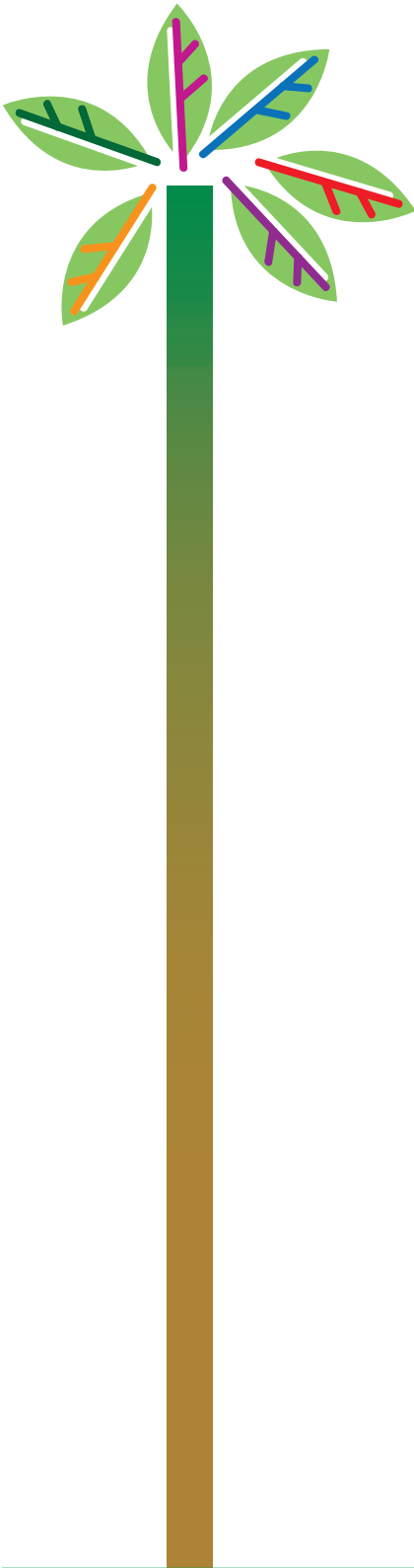
Conclusion—For Now!

Metropolitan Community Churches, as a denomination, is also beginning a program of planned giving itself, along with you, its local churches. We will be undertaking all the steps, as a denomination, that are laid out for you in this resource. In the coming year, we will learn a lot together about how to customize this program for small, mid-sized and large churches.

MCC will also be exploring partnerships that could help churches manage reserves and endowment funds, and help manage planned giving options that include life-income instruments, like annuities, which the denomination cannot provide right now.

This resource is just a first edition! Over the next months we intend to provide additional templates, informational articles you can include in your publications if helpful to you, and opportunities to work together to get programs going in MCC churches across the country.

May God bless Metropolitan Community Churches as we embark on this new stewardship venture.



6. Sample Materials and Templates

Addenda

Policy Statements-Sample Language

Case Statement

Gift Acceptance Policy

Management Policy

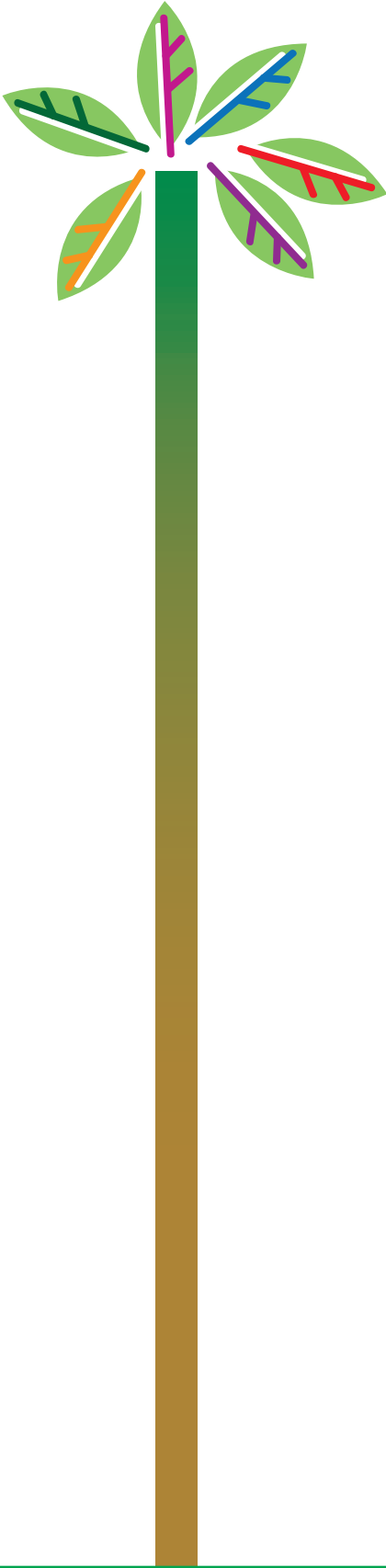
Expenditure policy

Template for a Planned Giving brochure

Incorporating Planned Giving into Stewardship Materials

Resources for Memorializing Legacy Gifts

Sample Calendar



Sample Case Statement

On the occasion of MCC's 42th Anniversary of its historic founding, you are invited to consider participating in a fellowship wide effort to found MCC's future by acting boldly in faith to build MCC's capacity to tear down walls and build up hope in our world—forever.

Over the past 40 years, MCC has grown from one home church to an international community of spiritual activists and affiliated churches living out God's fully inclusive message and promoting human rights around the world. We have done this without a reserve of funds or endowment of any kind. Now, as MCC enters the next stage of its maturity as an organization, you are invited to consider a legacy gift to MCC, by including MCC in your estate plans.

By planning a legacy gift, we help to found a more secure future for MCC; a future where we can say "yes" readily when we receive a call for help; when we can say "no" immediately to injustice occurring anywhere in the world, where we can say "we will" when others turn away. What will MCC's future look like? We cannot know. But we know that God has called MCC to fulfill God's own purposes in the world. MCC's future is a future we will not see nor can we imagine; it is a future we entrust, in faith, to the generations after us who, led by the Spirit, will carry on the mission of MCC. It is a future that we place, in faith, in God's hands to lead and guide and fulfill.