



CROSSROADS CHRISTIAN CHURCH

A Guide to Stewardship and Giving

Freely receive... freely give...

What do you have that you did not receive?

1 Corinthians 4:7

Serve one another with whatever gift each of you has received.

1 Peter 4:10



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September 2009

Dear Crossroads family and friends,

At the congregation meeting in August 2009, the leadership team presented the financial numbers for the church that showed we are using up the small reserve fund that exists. Without a change in stewardship efforts, it is very likely that Crossroads will cease operations in 2010 – even though meeting our budget is attainable!!!

We all recognize that the last year has been marked by difficult economic times. A number of people in our congregation have lost their jobs or faced other difficulties. However, it has also been a time of blessing. A number of our church family and friends have experienced new jobs, marriage, new children or had other blessings in their life.

Similarly, Crossroads has been blessed. Milestones include:

- Starting in 2003 with social outings and Bible studies,
- Calling Pastor Mike & Mika Borgwardt and starting Sunday services in 2005,
- Starting new leadership opportunities and a new strategic plan in 2007, and
- Starting a search for a full-time church home in 2009.

We have faced challenges – as a church – and as individuals, yet the need for Crossroads Christian Church as a ministry in Chicago has not changed. Instead of focusing on trimming our minimalist budget, it is time to refocus on our opportunities.

Thus, a special task force has been launched to address giving and stewardship for Crossroads Christian Church. **Our goal is to identify gifts and opportunities for Crossroads to not only meet the current budget, but to exceed the budget and growing our ministry.** We strongly believe that this is a critical year for Crossroads and that God will continue to bless our work.

There are four key areas that have been identified for our ministry in the coming year:

- To find a full-time church home,
- To increase our outreach and evangelism,
- To energize our small groups and worship,
- To build a stewardship plan and budget that supports our ministry.

Over the coming months, a member of the task force or leadership team will be contacting you to answer your questions and get your stewardship commitment. We ask that you prayerfully consider how you can use your God-given time, talent and treasures to stabilize and grow Crossroads Christian Church. The enclosed guide is an introduction to giving and stewardship. Thank you for taking the time to review, but more importantly, thank you for sharing your gifts!

Sincerely,

Members of the Crossroads Giving Task Force



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Why Is Giving Important to Crossroads — and to You!

Crossroads only exists because of the time, talent and treasures given by our church family and friends. Our programs and services are supported with volunteer leadership. Our budget is 100% built through individual giving because, unlike many urban churches, we do not receive denominational contributions and we do not have an endowment fund to pull from (a kind of “reserve” fund built over time). These gifts are extremely important to us, but are also important to those who give. God has called us to be good stewards of the gifts given to us – our time, talent and treasures. Giving is a form of spiritual discipline (like prayer and worship), and it is important for each of us to be intentional about how we give back.



What is Stewardship?

Our gifts of time, talent and treasure are for the glory of God. Our time is one of the most valuable commodities that we possess. Each of us are blessed with different kinds of talents such as singing, reading, and teaching, or even gifts like encouragement, compassion or hospitality. Crossroads has a variety of ways for people to make a difference using their time and talents.



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God has also blessed us with many financial gifts. These enable Crossroads Christian Church to hire staff and pay for program costs to continue the ministry. We are encouraged to prayerfully consider how we should be good stewards of our time, talents, and treasure. We need to open our hearts and hear what God is calling us to do.

What is a Stewardship Pledge?

Each year, members of Crossroads Christian Church are asked to prayerfully consider their gifts and to make a stewardship pledge. A member's pledge is a commitment to give time, talent or treasures to support our ministries. A



financial pledge is a commitment to give a certain amount of money to help Crossroads.

Why are Pledges Important?

Pledges are critical to the planning process at Crossroads. The leadership team considers the expected gifts and adopts a tentative budget. Each year, the various programs (such as Worship, Fellowship or Community Service) make plans based on these budgets and estimate costs.

Am I Required to Pledge to be at Crossroads?



Our doors are open. Giving is a personal spiritual decision and you are welcome at Crossroads regardless of the gift you give. If we required a gift, we would be forcing an important spiritual decision, but instead, we encourage you to reflect and pray on your gift

as a demonstration of your thanks to God and as a commitment to the ministries of Crossroads.



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How Do I Decide What to Give?

The amount of time, talent or treasure you give is a personal spiritual decision. The wonderful diversity of our community is reflected, in part, by our varied attitudes toward (and comfort levels with) pledging and proportional giving. Questions to ask:

- What do I want my giving to say about God?
- How does my giving advance God's interests?
- Am I growing in my giving?



You have the freedom to give whatever you feel you can return in thanksgiving to God. All pledges, regardless of the amount, are gratefully received.

What is Tithing or Proportional Giving?



Any regular, intentional program of giving a specific amount of money is, in a way, "proportional" giving. The concept of "tithing" is to give back to God one-tenth (or 10 percent) of what we have received from God. The Bible sets the bar very high—maybe too high for most of us to think about at first.

Some members may be able to comfortably equal or exceed the tithing level. Other members will need to pledge at a lower level. Many commit to proportional giving with a small step: for instance, a promise to give two or three percent each year. The average pledge to churches nationally is 2.6 percent of income, and that may be a good goal to start. The important thing is that the Biblical notion of proportionality is ultimately the fair way of giving. You pledge and give in proportion to what you have or make. Some people here at Crossroads do "tithe" — and a few even exceed the Biblical tenth. Start by prayerfully considering what makes sense for you.



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How May Pledges Be Submitted?

Pledge forms are distributed in September. Members are requested to complete and return their pledge forms in a sealed envelope to the Church by mail or by placing them in the offering plate during worship. If you would like to speak to someone in further detail about giving, you can request a meeting by calling the church office at 773-772-0400 or emailing info@crossroadschicago.org.

How Do I Fulfill My Financial Pledge?



Crossroads encourages members to fulfill their pledge in whatever manner best meets their particular financial situation. Some members pay in weekly, monthly or quarterly installments. Other members prepay all or a portion of their pledge before the beginning of the year for which the pledge is made. Should a member's circumstances change, the pledge can be increased or decreased as necessary.

What Are Ways to Give?

Cash: can be donated through church envelopes at weekly services

Checks: can be donated through church envelopes or mailed to the Crossroads office at 2956 N. Milwaukee Ave., Suite 204, Chicago, IL 60618-7345.

Online: donations can be accepted electronically through the Simply Giving program. Contact the church office or visit www.crossroadschicago.org and click on Giving to schedule one-time payments or a series of payments.



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Crossroads' Promise to You

We respect your commitment to faithful stewardship of the gifts that have been given to you.

When you give to Crossroads, we demonstrate that respect by expressing our thanks to you, by keeping accurate and confidential records of your contributions, and by sending you complete annual statements to facilitate your tax preparation.

We deeply appreciate your generosity to Crossroads Christian Church. Through our shared commitment to this community, we stand united in ministry and mission.

Resources For You

Crossroads has a variety of resources available for you to consider your spiritual gifts and your stewardship plans. Look for specifics about dates and times in Crossroads announcements.

- *Scripture reference sheet* – a list of Bible verses related to stewardship and giving will be posted on the Crossroads website
- *Financial planning workshop* – a variety of workshops hosted by Crossroads members or by Thrivent Financial are offered periodically to help us reflect and plan on our financial situations.
- *Spiritual gifts Bible study* – a workshop that explores God's gifts to each of us in time, talent and treasures
- *Stewardship Bible study* – a session that focuses specifically on the Christian call to give back to God and to each other
- *One-on-one sessions* – visit with a church leader to discuss your own situation and questions about stewardship and giving.





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Stewardship & Giving - Pledge Form

Every man shall give as he is able, according to the blessing of the LORD your God which He has given you. - *Deuteronomy 16:17*

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. - *2 Corinthians 9:6-8*

A Statement of Giving

In response to the abundant love of God, who gives me all that I need in life,
in response to the sacrificial death of Christ, by which he has saved me,
in response to the call of the Holy Spirit, who has brought me into the family of faith, and guided
by his instruction to support the work of his kingdom by giving joyfully, willingly, generously,
proportionately, in a planned and prioritized manner, I pledge to
give my time, talent and treasure.

Name(s): _____

Address: _____

City/State/Zip: _____

Phone: _____

Email(s): _____

Email(s): _____

Email(s): _____

Email(s): _____

Email(s): _____



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Treasures

I plan to honor my Lord by giving the following first-fruits of God's gifts to Crossroads for the support of His work on earth:

2009 commitment (Jan 1-Dec 31, 2009): \$ _____

includes year-to-date donations

2010 commitment (Jan 1-Dec 31, 2010): \$ _____

2011 commitment (Jan 1-Dec 31, 2011): \$ _____

2012 commitment (Jan 1-Dec 31, 2012): \$ _____

My/Our gifts will be made:

Yearly Quarterly Monthly Weekly Other: _____

My/Our gifts will be made:

Via envelopes at church services Via mail Via online payments (Simply Giving)

Note: Crossroads encourages using Simply Giving as a tool for giving consistently.

Time & Talents

...I (we) will also seek out opportunities to offer my spiritual gifts, skills, resources and/or time to Crossroads throughout the year in one of the following areas (Service Teams, Committees, specialized skills/talents, etc.):

Name: _____ Area: _____

Name: _____ Area: _____

Name: _____ Area: _____

Name: _____ Area: _____

Name: _____ Area: _____

Questions?

Please have a member of the leadership team contact me:

Giving, Stewardship & Sharing of Treasures

- To learn more about the Biblical foundations for giving and stewardship.
- To understand more about the financial needs of Crossroads Church.
- To explore ways I/we can financially support Crossroads Church.
- To understand or sign-up for the "Simply Giving" program (a pre-authorized bank withdrawal program).

Volunteering Time & Sharing Talents

- To discover existing opportunities to volunteer or share my time for Crossroads Church.
- To discuss specific skills or talents that I/we can contribute to Crossroads Church.