

NOTES:



# FINANCIAL STEWARDSHIP

## FALL 2021 VISION GUIDE

*To help every believer develop a sound, scriptural, and savior-glorifying use of personal finances.*



*We proclaim Him, admonishing every person and teaching every person with all wisdom, so that we may present every person complete in Christ. For this purpose I also labor, striving according to His power which works mightily within me.*

*Colossians 1:28-29*



*Questions? Contact us at: [office@fellowshipwaco.org](mailto:office@fellowshipwaco.org) or call 254.848.7200*



# HELLO,

I would like to thank you for the joy it is for me to be involved with such a vibrant, faithful, and generous body of believers. Like many years, 2021 has had its challenges with things like the big freeze this spring, unrest in the world, and the effects of COVID-19 on our nation, but Fellowship Bible Church has continued to inspire me in exalting Jesus Christ by “growing deep” in our relationship with God through His word and “reaching out” to others with the love and gospel of Christ. Like you, I have faced personal trials this year, and it is by leaning on each other in community, fully dependent on Christ, that I know we can move forward together. I have seen so many examples of individuals in our church serving others this year. Thank you!

Since beginning my journey as a follower of Christ in college, I have been growing to understand the high calling and immense privilege it is to believe in Christ, to belong to His body of believers called the church, and to be investing in His kingdom work for His glory. I am grateful that as a new believer, the men discipling me helped me understand that growing as a Christian involved every aspect of my life: my faith in Christ, my character and relationships, my work and ministry, and how I would utilize the finances entrusted to me.

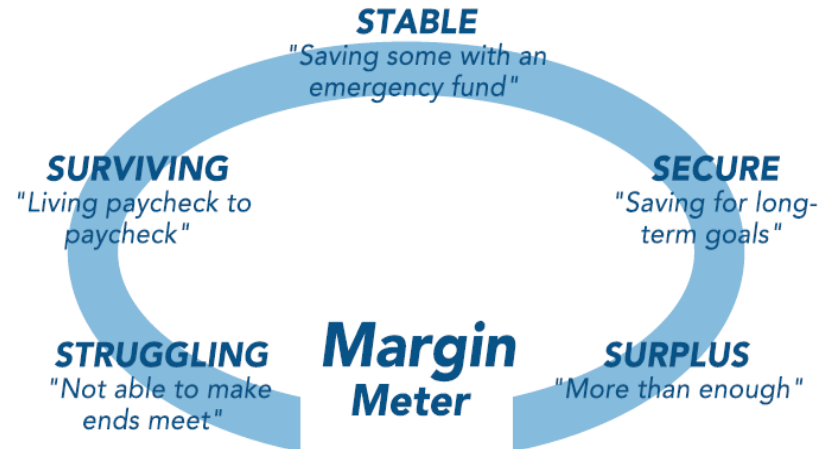
I have learned that transformation comes through God’s revelation as He uses His Spirit and His people to bring us to greater maturity and greater joy in Christ. This Financial Stewardship Guide is designed to help each of us to grow and give generously together to the glory of God. I am looking forward to taking next steps on this journey of grace with you and excited for what God will accomplish in 2022!

For His glory,



GRANT KAUL,  
SENIOR PASTOR

Action: Place an ‘**x**’ where you are and a ‘**✓**’ where you think God wants you to be on the margin meter below.



What habits can you adopt to grow your margin to where you think God wants you to be? \_\_\_\_\_

How will you realign your pie based on your increase in margin? \_\_\_\_\_

# HOPE: TOMORROW'S PROMISE

*Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.*



*Without margin, it is difficult to respond to God's calling on our lives and to meet the needs of those He has put in our lives.*

## PURPOSE

As a church, we actively seek to help every person become a mature disciple of Jesus Christ. This purpose includes cultivating a Christ-centered orientation to our identity as followers of Christ, our involvement in His service, and our investment in His kingdom with the spiritual and financial resources He has entrusted to us. Our desire and calling is spelled out in great clarity in Scriptures where it calls for:

*"...the equipping of the saints for the work of service, to the building up of the body of Christ; until we all attain to the unity of the faith, and of the knowledge of God, to a mature man, to the measure of the stature which belongs to the fullness of Christ"*

*Ephesians 4:12-13*

For this purpose, we are presenting this Financial Stewardship Guide to: provide clarity on worship through giving, show how giving is done at our church, and to better equip each of us as managers of the financial resources He has entrusted to our care.

As we follow Christ, our heart's desire is that every person would know the goodness and grace of God in every respect. We are grateful for the privilege of maturing in our faith and giving cheerfully together with you.

# FELLOWSHIP'S MISSION

At Fellowship Bible Church we want to do life together: growing as a God-Centered Church. Our Mission is to glorify God by living out the **LIFE** we have in Christ. **LIFE** is an acronym for:

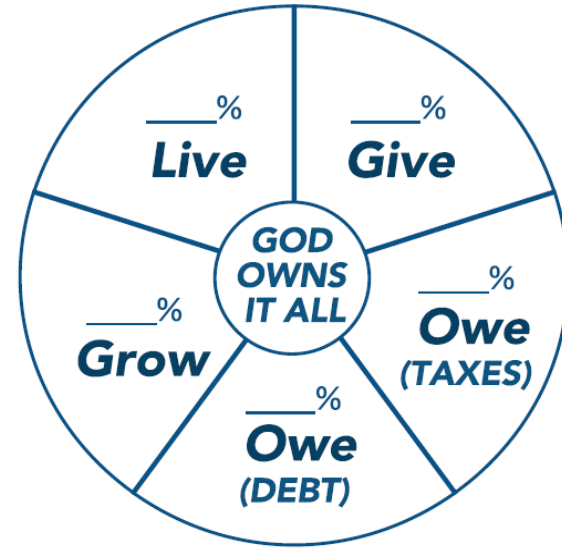
**Loving God:** Worshipping and Loving the Triune God of Scripture for who He is and all that He has done, is doing, and will do through the perfect life, death, and resurrection of Jesus Christ.

**Investing in others:** Investing in making disciples through the intentional and relational process of maturing Christ-Centered believers and mobilizing them for ministry.

**Following His Word:** Trusting in the authority and sufficiency of Scripture to cultivate God-Centered lives through the preaching, teaching, studying and applying God's word in the power of God's spirit.

**Engaging our world:** Engaging the people in our sphere of influence with the love, grace, and gospel of Christ. As a God-centered church we are focused on exalting God, teaching his word, making disciples in His power for His glory.

Action: Complete your pie to identify your current reality.



To calculate the percentages for your pie, record the following amounts and divide each by your income:

Income: \$\_\_\_\_\_ Give: \$\_\_\_\_\_

Owe (Debt): \$\_\_\_\_\_ Owe (Taxes): \$\_\_\_\_\_

Grow (Save): \$\_\_\_\_\_ Live\*: \$\_\_\_\_\_

$$*LIVE = Income - (Give + Owe Debt + Owe Taxes + Grow)$$



# HEALTH: TODAY'S REALITY



There are five simultaneous competing priorities for the use of money. God's Word speaks to each:

**LIVE:** Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10; Hebrews 11:24-26)

**GIVE:** Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 9:6-8; Luke 16:13)

**OWE(DEBT):** Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

**OWE(TAXES):** Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

**GROW:** Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 12:16-21)

# FINANCIAL STEWARDSHIP

We want to continuously praise and thank God for what He is doing among us at Fellowship Bible Church. His hand is evident, and His plans are good! Whether you are new to Fellowship or have been attending for years, we're also thankful for you! It is your faithfulness that allows us to move toward our shared mission and vision, and we could not move forward without you. Whether you're beginning your faith journey, establishing your faith in classes and worship services, serving others by volunteering, or multiplying your faith through discipleship, we celebrate what God is doing in you!

One critical area of ministry that can get overlooked is the need for consistent faithful giving, and your faithful giving allows us to continue ministry in a healthy, sustainable way. We are committed to being transparent and upfront about the financial health of the church. This Vision Guide will provide you clarity into the makeup of our funds, the status of giving this year, why giving is important, and how to easily make giving a part of your faith journey at Fellowship.



# FINANCIAL STEWARDSHIP (CONT)

We view our budget as one comprehensive budget made of 3 major pieces. Each is critical to long-term ministry health, and is designed with a specific purpose in mind.

Our **Operating Budget** is designed to allow for daily, fundamental ministry needs that are happening now. This budget covers basic needs like the following areas:

- Building utilities & Maintenance
- Services (website, live-streaming, software)
- Equipment (kitchen equipment, computers, furniture)
- Ministry supplies (curriculum, crafts, snacks)
- Salary (pastors, full-time staff, part-time staff)

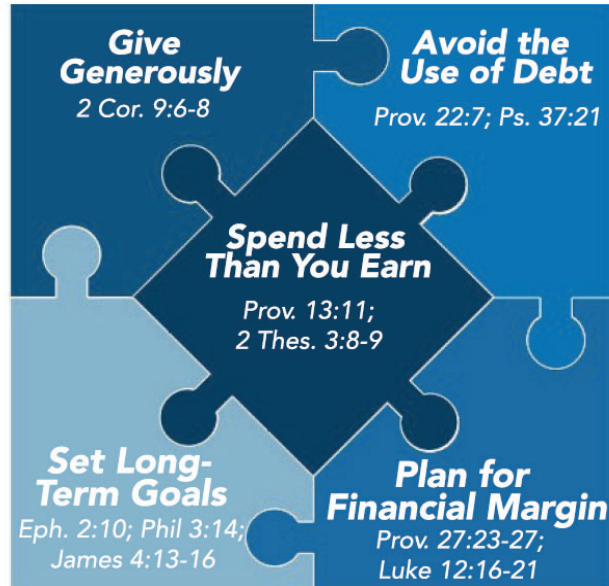
Our **Missions & Outreach Budget** is designed to allow us to take the gospel into our local community as well as the ends of the earth:

- Local ministry support (CareNet, Mission Waco)
- Global Baptist Banjara Ministries International
- US based missionary teams
- Global missionary teams

*Action: Assess your strengths and weaknesses.*



# HABITS: FIVE BIBLICAL PRINCIPLES



Finally, our **Capital Fund** is designed to allow us to prepare and grow for tomorrow's ministry needs and future generations. This fund covers the following areas:

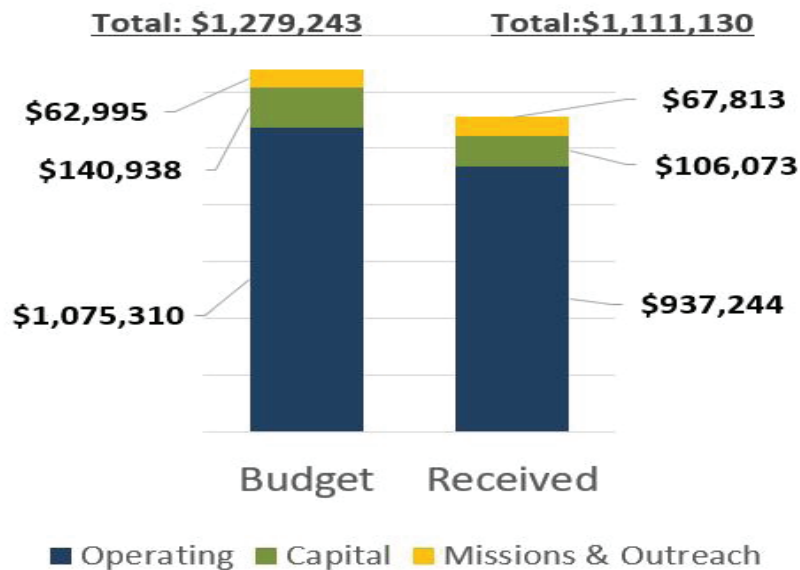
- Paying off Phase II building debt and preparing for a future Phase III. We have placed ourselves on an accelerated pay-off plan to get to Phase III as soon as we can.
- Timely repairs for unforeseen emergencies too large for our Operating Budget to handle. For instance, several years ago we were able to quickly repair a costly underground water pipe rupture using emergency funds.
- We are always looking to make the most of what God has already blessed us with by making improvements to our existing campus (upgraded live-streaming equipment, energy-saving LED lighting upgrades, etc.)

These three pieces make up our comprehensive annual budget. Each year we present this budget to the church for affirmation. Our 2022 budget affirmation is scheduled for January.

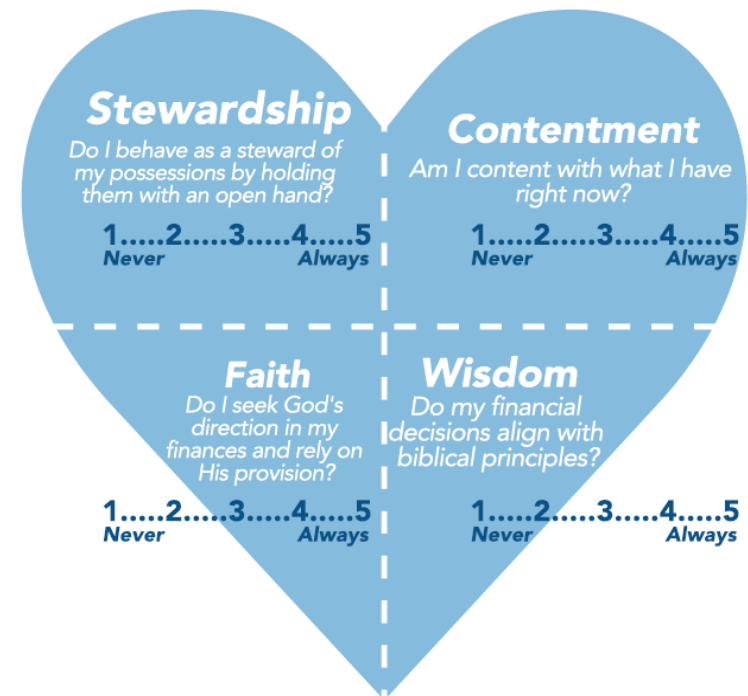


# GIVING STATUS & BUDGETS

Each month, we provide financial updates in our bulletin to show progress in our comprehensive annual budget. We hope that these updated graphics are easy to read and help you better understand how we are doing as a church financially and the importance of your financial contribution to doing ministry. These updates show each part of our total budget broken out by color. The following graphic shows our budget status as of **Nov. 7, 2021**:



*Action: Assess how your heart aligns with the four beliefs.*



Reflection: \_\_\_\_\_

\_\_\_\_\_

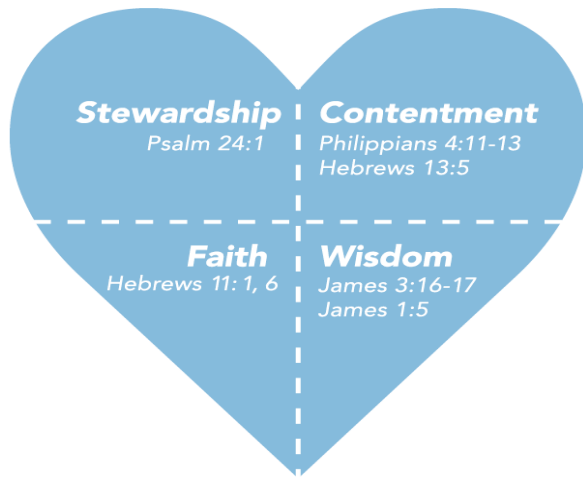
\_\_\_\_\_



# SUPPLEMENTAL MATERIAL

The following guide is provided by the Ron Blue Institute and can walk you through a biblical perspective on financial stewardship.

## HEART: BEHAVIOR FOLLOWS BELIEF



**STEWARDSHIP:** Do I believe that God owns it all?

**CONTENTMENT:** Do I believe that what I have right now is enough?

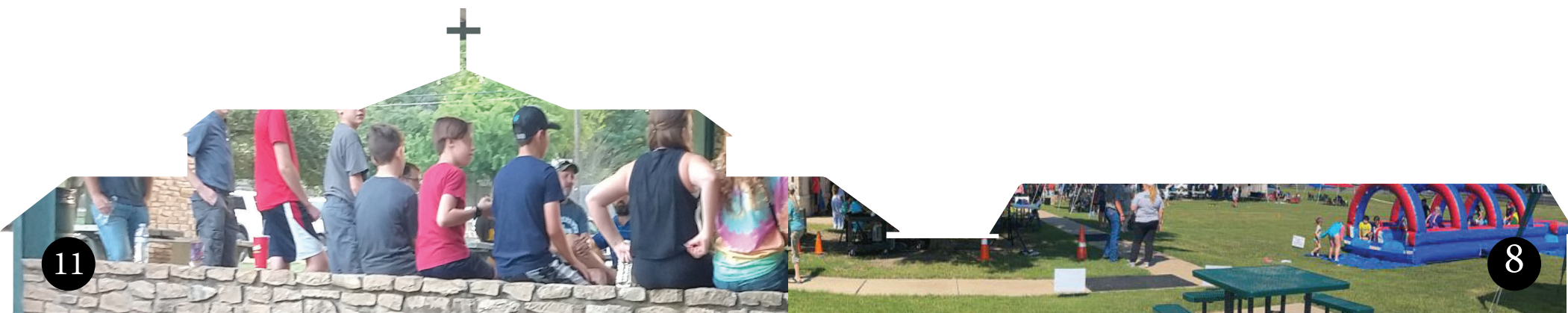
**FAITH:** Do I believe that I demonstrate my faith through my finances?

**WISDOM:** Do I believe that God's wisdom is true and available?

As of Nov. 7th, the **Operating Budget** is currently \$138,000 under our giving goal for the year. If giving does not meet our giving goals we are able to temporarily use cash on hand to cover any shortages. We are committed to continuing critical ministries and trust fully in God's continual provision at Fellowship. ***Thank you for being a part of keeping our ministries going and facilities running!***

As of Nov. 7th, the **Missions & Outreach Budget** is currently \$5,000 over our giving goal for the year. We are committed to funding our missionaries and partner organizations. ***Thank you for enabling important evangelical work in our community and world!***

As of Nov. 7th, the **Capital Fund** is currently \$35,000 under our giving goal for the year. We are currently paying off the Phase II building at an accelerated rate and have a good deal of flexibility to lower these monthly payments if needed, but our hope is to pay off this loan as soon as possible. We routinely have planned upgrades that we hold until funding is available. ***Thank you for helping us invest in the beautiful campus God has blessed us with!***



# WHY GIVING IS IMPORTANT

In the book of Matthew, Jesus teaches us to value heavenly things over earthly things:

***“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”***

**Matthew 6:19-21**

When you give at Fellowship, rest assured you are directly investing in ministry. While we simply cannot do ministry without your presence, time, and energy, your financial support is also critical. No matter how small the donation, every dollar helps significantly. In fact, did you know that a gift of only **\$25 per month** would be enough to maintain our website or our online sermon videos? These resources reach people around the globe! A slightly larger gift of **\$250 per month** is enough to purchase an entire year's worth of new curriculum for all of our elementary classes! A larger one-time gift could help significantly as we pay down our remaining debt on Phase II and prepare for a future Phase III! We are down to less than **\$350,000** on our original loan for Phase II's \$4,000,000 building cost. We trust that God will provide for the Church and we want you to make your own financial decisions based on prayerful consideration of how God would have you support Fellowship financially. As a church, we strive to develop faithful giving where every believer is giving together.

# WAYS TO GIVE

Because your giving is so critical at Fellowship, we try hard to keep it **simple, anonymous, and safe**. You can give securely online any time by going to our website and giving through our Church Community Builder page:

**[www.fellowshipwaco.org/giving](http://www.fellowshipwaco.org/giving)**

Fellowship Bible Church is now partnering with National Christian Foundation to accept gifts of stock and mutual funds that you have held for at least one year. This strategy allows you to avoid the capital gains on the sale of the assets, and all proceeds from the transaction go directly to the church:

**The Fellowship Giving Single Charity Fund # 3923890**

*(link available at [www.fellowshipwaco.org/giving](http://www.fellowshipwaco.org/giving))*

In addition to online giving, you can mail checks to:

**Fellowship Bible Church of Waco**

**5200 Speegleville Rd.**

**McGregor Tx. 76657**

Finally, you can drop off cash or checks any time at the giving boxes located in the back of the worship center or at the office during working hours:

**Monday - Friday , 9 a.m. – 5 p.m.**

