



Gifts Policy
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Table Of Contents

Section 1: Introduction

Mission and Vision

Purpose of the Policy

Financial Accountability

Types of Gifts

Gift Acceptance Conditions

Donor Communication

Section 2: Designated Gifts

General

Missions Fund

Building Fund

Quarterly Fund Reporting

Section 3: Other

Earmarked or Pass Through Gifts

Mission Trips

Section 1: Introduction

Mission and Vision of RockPointe Church

To love God with all that we are while making more and better followers of Christ. Our love for God is simply a response to the amazing love He has poured out on our behalf (Romans 5:8) and we want to share that news with everyone. The vision is to ultimately be a church that Receives, Equips, Impacts and Sends.

Purpose of this Policy

This Policy lays foundational principles to facilitate the best practices of handling gifts to facilitate the mission and vision of RockPointe Church (hereafter referred to as “RPC”). This policy applies to RPC as a whole, including all of its staff, volunteers, contract workers, and board members, whether full-time, part-time, volunteer or temporary.

Financial Accountability

By God’s grace, RPC aims to be an excellent steward of resources. RPC views all gifts as a sacred trust between the donor and RPC. RPC’s staff manages day-to-day income and expense transactions, with oversight and review from the senior pastor, executive pastor and the elder board.

Types of Gifts

1) Tithes and Offerings (Unrestricted Funds)

RPC teaches and exhorts our members to faithfully give to the local church in order to facilitate the routine operations, personnel, missions and facility maintenance costs of RPC. An annual operating budget for these costs is prepared by the staff and approved by the elder board. RPC defines this giving as tithes and offerings, and consider these funds unrestricted. Tithes and offerings may be used at the discretion of the church leadership (generally defined as staff and elder board) in fulfillment of its mission and vision.

2) Designated Gifts (Temporarily Restricted Funds)

RPC will occasionally benefit from additional funding beyond the scope of the annual operating budget. We define this giving as designated gifts, and we consider these funds temporarily restricted. Designated gifts will be stewarded according to the policies outlined in Section 2.

Gift Acceptance Conditions

Acceptance of any gift (whether cash or in-kind) is at the discretion of RPC. RPC will not accept any gift unless it can be used or expended consistently with the mission and vision of RPC and the church can exercise full discretion and control over the gift. When a gift comes with a designation (ie Missions), RPC policy is to treat that designation as a request. When the gift meets a pre-determined purpose of RPC, program or ministries that RPC already supports, or a need RPC would generally strive to meet, RPC will do everything possible to honor the requested designation. If the request is outside the scope of a pre-determined purpose, the finance office will

contact the contributor, explain why it does not match an intended use, and offer to return the funds.

Subject to the conditions described in the previous paragraph, RPC will accept donations including but not limited to cash and other in-kind assets such as publicly traded securities, real property or personal property. Gifts of in-kind assets may be reviewed by the elder board to assess extenuating factors such as debt or other forms of obligations and restrictions. Gifts of in-kind services will be accepted at the discretion of RPC.

Donors of in-kind gifts will receive a formal letter that meets IRS substantiation requirements on RPC letterhead acknowledging the gift. No value, however, shall be ascribed to any receipt or other form of substantiation.

No irrevocable gift, whether outright or life-income in character, will be accepted if under any reasonable set of circumstances, the gift would jeopardize the donor's financial security.

RPC will refrain from providing advice about the tax or other treatment of gifts and will encourage donors to seek guidance from their own professional advisors to assist them in the process of making their gift.

RPC will respect the intent of the donor relating to the anonymity of all gifts.

RPC will not compensate, whether through commissions, finders' fees, or other means, any third party for directing a gift or a donor to RPC.

Donor Communication

RPC recognizes that donors provide the funds that allow RPC to fulfill the RPC vision and mission. Therefore, RPC will be transparent with donors regarding how funds are spent, and commit to making a reasonable effort to answer questions from donors. RPC acknowledges gifts in a timely manner and in accordance with IRS regulations.

Section 2: Designated Gifts

General

Outside of undesignated tithes and offerings, RPC leadership has established two main ways to give designated offerings to the church: the Missions Fund and the Building Fund. These are defined below. In certain cases, church leadership may decide not to accept a gift, if it cannot steward the gift in a way that is consistent with the mission and vision of RPC.

Missions Fund

The Missions Fund is used to fund the missions, scholarships and benevolence ministries of RPC. This fund may have from time to time sub-funds that track designated gifts towards specific initiatives, such as benevolence, Feed the Hunger, local ministry special support, disaster

relief, mission trips, scholarship fund, etc.

Building Fund

The Building Fund is used for expanding the facilities of RPC. This fund may have from time to time sub-funds that track designated gifts towards specific initiatives, such as new buildings, new campuses, capital assets, capital projects, etc.

Quarterly Fund Reporting

Each quarter church leadership will review the income, expense, and remaining balance of temporarily restricted funds in each fund, to confirm that funds are being stewarded according to the giver's designation.

Section 3: Other

Earmarked or Pass Through Gifts

In the course of church life, RPC members occasionally want to give anonymously towards helping with the financial needs of another member, whether staff or otherwise. The church supports generosity and care for members, but cannot accept gifts specifically designated for another person. It is a violation of IRS rules governing non-profits to accept a gift and then give it to another person. This is known as an "earmarked" or "pass-through" gift, and is not allowed. Those gifts are taxable to the recipient, and are not tax deductible to the donor.

The donor is encouraged to give the gift anonymously outside the church to that person, or he/she can give towards the Missions fund, which may be used for general benevolent giving.

In addition, RPC members occasionally want to anonymously provide a scholarship for someone to attend an event. In this situation, the donors' gift will go to the general scholarship fund, but will not be accepted with the understanding it will be given to that person.

Mission Trips

Restricted giving is generally a charitable gift for tax purposes, and therefore the gift cannot be in exchange for goods or services. One possible exception identified to "received service" by the IRS is a church-sponsored mission trip. A mission trip donor should consult with a tax professional and decide if they wish to claim this as a charitable gift income tax purposes. RPC does not identify payments for a donor's own mission trip, nor those of household family, as charitable contributions. RPC defers that decision to the donor.