

Handbook for Congregation Treasurers & Finance Leaders



Compiled by
The Annual Program Fund Staff,
Office of Stewardship and Development,
UUA
2011

Handbook for Treasurers and Finance Leaders Serving Unitarian Universalist Congregations

Table of Contents

I Introduction

II Financial Management for Congregations

III Risk Management for Congregations

IV Congregation as Employer

V Donations to Congregations—Tax Deductions

VI Congregational Giving to the Unitarian Universalist Association and District Entities

VII Appendices

#1 Stewardship Roles and Responsibilities

#2 Gift Acceptance Policy samples

#3 Adequate Liability Policy is Critical—InterConnections article

#4 Recommended Practices for Congregation Treasurers and Employees

#5 Internal Financial Review for UU Congregations

#6 UUA Building Loan, Loan Guarantee, and Grant Programs

#7 Grants, Scholarships & Loans Available Through the UU Sources

#8 Stewardship and Generosity Resources for Congregations

#9 UUA By-Laws: Principles and Purposes

#10 UUA Membership Requirements

I. INTRODUCTION

Greetings, Congregation Treasurer and Finance Leaders!

Being a treasurer or financial leader in a congregation is an important role in a congregation, one with complex responsibilities and a high degree of accountability. It can be a challenge for busy volunteers to manage the myriad functions of congregation finance while staying abreast of best practices and financial commitments to our Unitarian Universalist Association and District.

Over the years I have heard from and worked with many congregation treasurers and finance leaders who are looking for a handbook of essential information to help them manage their responsibilities. This handbook contains the essentials for financial management collected from a variety of UUA, ecumenical, and secular sources, along with an appendix of supplemental materials and links to available online resources. It is designed to be adaptable and user-friendly, a resource that can be added to and easily updated as new information becomes available and practices and technology change. I hope you will find it a help to you in your role.

Thank you for your leadership and for the time and effort you dedicate in service to your congregation.

With Gratitude and Best Wishes,

Rev. Terry Sweetser

Vice President for Stewardship and Development
and Senior Advisor to the President
Office of Stewardship and Development
Unitarian Universalist Association

For response to questions, comments, or suggestions, please contact the Stewardship and Development staff at: development@uua.org.

February 2011

IMPORTANT DISCLAIMER:

This Handbook seeks to provide basic information about topics relevant to volunteer treasurers and leaders involved in financial management in UU congregations. The information it contains is subject to change, as is the case with changes in best practices and legal requirements affecting congregation and nonprofit finance. This handbook is not a substitute for professional accounting advice or financial advice that every congregation should seek based on their needs and circumstances.

II FINANCIAL MANAGEMENT FOR CONGREGATIONS

This section refers to accounting methods, reporting procedures, and risk management practices commonly recommended for the purposes of safeguarding the financial resources of congregations.

For more information on Financial Management for UU congregations:

<http://www.uua.org/finance/management/6765.shtml>

A. Record Keeping

It is essential to the smooth operation of any organization for there to be clear record-keeping policies and accurate documentation of the financial transactions.

Some categories of revenue include:

- Pledge income (annual)
- Contributions (identifiable, but not pledged)
- One time contributions (designated cash gifts)
- In-kind contributions (goods and services acknowledged for tax purposes)
- Designated fund gifts (such as Ministerial or Endowment Funds)
- Plate Offering collection (all cash or unidentified contributions and identified as “offering” rather than pledged contribution)
- Interest income
- Fundraising income
- Other income

B. Computer Software and Web-based Accounting Resources

For more information about available Church Management Software, comparisons and considerations:

<http://www.christianitytoday.com/yc/managersources/chmangsoftware>

The UUA Church Management Software Listserv at:

<http://lists.uua.org/mailman/listinfo/churchmgmtsoftware>

C. Asset Protection and Risk Management Practices

- 1) Internal Controls for appropriate handling of cash and check receipts and disbursements to protect both the congregation and individuals from occurrences or accusations of theft or misuse of funds.

- Divide the responsibilities for handling money, record keeping, check-signing and reconciliation of financial statements among different people. No individual should be responsible for more than one of these tasks.
- Two people are responsible for the counting and safe-keeping of the offering until it has been deposited at a bank or locked in a safe.
- Deposit cash and deposits promptly and carefully review and compare financial statements with the deposit slips.
- Encourage the use of envelopes for offering.
- Formally designate all those involved with money handling, check signing, and accounts. Keep screening and appointment records for the designated individuals on file.
- Make payments and disbursements by check or online banking services that provide a reliable means for tracking all transactions.
- Require two signatures on checks, particularly for those over \$1,000.
- Financial record-keeping should be performed by one who is not handling cash or statement reconciliation.
- Expenditures should be in accordance with the budget, with any unanticipated expenditures approved by the Finance Committee or other designated individuals.
- Unpaid pledges. No individual should act alone in writing off unpaid pledges.
- All valuables, cash, and marketable securities should be kept secure.
- Maintain an inventory of physical assets.
- Conduct an annual audit.
- Cash handling procedures should be in writing.
- Cover all cash handlers with a fidelity bond.

D. Financial Reporting in Congregations

Financial reports must contain the appropriate information necessary for leaders and members of the congregation to make informed financial decisions. Reports should include actual income and expenditures in comparison with those budgeted. In addition, information about the congregation's assets (cash and investment balances) and liabilities (debts and financial obligations) should be included.

The Treasurer or designated Financial Officer should provide financial reports to the governing body of the congregation monthly. In addition, there should be an annual report issued to the congregation for approval at their annual meeting.

1) Audits

It is recommended that the financial records of each congregation undergo an audit by an outside Certified Public Accountant every three years, or at least during each term of the church officers.

In addition, annual internal audits of the financial records should be performed by one or more members not otherwise involved in the congregation's financial operations. The costs of the audits should be considered a part of best financial practice.

See Appendix #5 for more specific recommendations in the document *Internal Financial Review for UU Congregations*.

2) Bonding of Staff and Volunteers

It is common practice for local congregations to purchase fidelity bonds to cover staff and volunteers who have responsibility for handling money. Fidelity bonds are a form of insurance which compensates the congregation if money is lost due to the dishonesty of employed staff or volunteers. Often claims will be paid only if the congregation is willing to prosecute the person taking the money, which poses a very difficult choice for congregation leaders. Preventative measures through good internal control procedures can help to avoid such situations.

E. Investments

The management of investments is an aspect of congregation finance requiring good procedures and oversight. Though there are inherent risks present in investing, good procedures help to reduce the risk of misuse of invested funds or unwise investing choices made on behalf of the congregation.

1) Investment Policy

It is advisable for congregations to adopt a written investment policy, which is formally approved by the governing body. Such a policy includes guidelines for how the congregation's assets may be invested, along with information specifying those authorized to make investment decisions within the established guidelines. Parameters for the amount of income from the investment can be used, by whom, and for what purpose.

2) Investment Protection

The responsibilities for managing the investments of the congregation should be distributed among several individuals, with no one person having sole authority for investment choices. At least two signatures should be required for any withdrawal or sale of invested funds.

Annual financial reports should include a full accounting of invested funds and annual audits should include verification of the investments.

3) Unitarian Universalist Association Investments

For those choosing to leave a planned Legacy gift to benefit the Unitarian Universalist Association for generations to come, there are a variety of options for giving. Members of the UUA's Stewardship and Development Legacy Program staff are available to provide information and assistance to individuals seeking investment and planned giving opportunities. For more information, contact the Legacy Gifts Manager, Liz Baker McClain, plannedgifts@uua.org, (617) 948-6511, <http://www.uua.org/giving/planned/index.shtml>

4) Minister's Discretionary Funds

Many congregations have special funds or budget lines established for the discretionary use by ministers in response to pastoral needs or crises that may arise. These funds should be properly established and documented to avoid additional tax liability for the clergy.

A clear written policy should be adopted by the governing board. The policy should include provisions for the minister to make distributions from the fund for purposes specific to the mission of the congregation. In addition, it should state that the discretionary funds may not be distributed to the minister(s) or ministers' family members so as not to be considered taxable clergy income. In addition, the congregation or governing board must be accountable for the oversight of the fund so that donations may be considered tax-deductible contributions.

III RISK MANAGEMENT IN CONGREGATIONS

A. Insurance—consult with a legal advisor and/or insurance agency on the following coverage categories, as appropriate to your congregation's needs.

- 1) Worker's Compensation
- 2) Property and Liability Insurance
- 3) Use of Facilities by Other Organizations
- 4) Insurance for professional staff and board officers

For more information on Liability Insurance Coverage considerations for congregations, see Appendix #3.

B. Minimizing Legal Risks—

- 1) Safe Congregation Policies
- 2) Volunteer job descriptions, guidelines, and oversight
- 3) Policies and procedures for handling money, receiving contributions, and managing investments.

IV THE CONGREGATION AS EMPLOYER

Congregation leaders are encouraged to consult with the staff of the UUA's Office of Church Staff Finances in the Ministry and Professional Leadership Staff Group, at 617-948-6404, or online at:

<http://www.uua.org/directory/staff/ministriesfaith/officechurch/index.php>

For information about the UUA's Health Insurance Plan:

<http://www.uua.org/careers/compensation/health/index.shtml>

To contact the Health Plan Coordinator, email: healthinsurance@uua.org

UUA Salary Guidelines:

For the most current Salary Recommendations for congregational staffing:

<http://www.uua.org/careers/compensation/fair/178552.shtml>

The District Compensation Consultant Project administered by the Office of Church Staff Finances can provide trained compensation consultants to visit with local congregations about this issue.

UU Music Directors often belong to the UU Musicians Network

(<http://www25.uua.org/uumn/>). Many Administrators of UU congregations join the Association of UU Administrators (<http://www.auua.org/>). Both organizations are currently developing continuing education programs for their members leading to certification.

Benefits, professional expenses, and retirement contributions should be included in every employer congregation's budget and should be clearly identified. Contributions to the retirement plan and premiums for group health and life insurance should be paid directly by the society's treasurer. Premiums for long-term disability insurance should be treated as described above.

For further information

IRS publication 517, *Social Security and Other Information for Members of the Clergy and Religious Workers*, is available via www.irs.gov or 703/321-8020. Also recommended is IRS Publication 1828, *Tax Guide for Churches and Other Religious Organizations*.

The annual *Church and Clergy Tax Guide* by Richard Hammar, CPA, is considered an authoritative guide by many religious groups. It may be purchased from Christian Ministry Resources, PO Box 2301, Matthews, NC 28106, 800/222-1840.

V DONATIONS TO CONGREGATIONS— GIFT ACCEPTANCE AND TAX DEDUCTION POLICIES AND PROCEDURES

For more current and detailed information on tax laws,
<http://www.irs.gov/charities/churches/index.html>

See Appendix #2 for sample gift acceptance policies and procedures.

- A. Contributions from Members—donor designated for restricted or unrestricted purposes.
- B. Fundraising Events
- C. Gifts of Property
- D. Planned Giving

VI CONGREGATIONAL GIVING TO THE UNITARIAN UNIVERSALIST ASSOCIATION AND DISTRICT ENTITIES

A. Annual Program Fund

- *What is the Annual Program Fund?*

The Annual Program Fund (also known as “APF”) is the fund that member congregations pledge and contribute to each year in support of their Association of Congregations operating budget. Currently, this financial support provides for nearly half of the UUA’s undesignated funding, providing for its many essential programs, services, and operations. For more information about the Annual Program Fund (APF) go to: <http://www.uua.org/giving/apf> .

- *Why are congregations expected to contribute to the Annual Program Fund?*

Over 1,045 congregations have voluntarily joined the Unitarian Universalist Association of Congregations, covenanting with one another to actively affirm and promote the purposes and principles of Unitarian Universalism. Congregations freely enter into this covenantal relationship, and in doing so, promise to one another their mutual trust and support. In accordance with UUA by-laws, member congregations have the responsibility to report annually for certification on or before February 1st.

Certified congregations are those who conduct regular religious services, hold at least one business meeting of their members, maintain adequate membership records, and make an annual financial contribution to the Association’s Annual Program Fund. Congregations are asked to pledge annually, with contributions sent to the UUA Annual Program Fund, PO Box 843153, Boston, MA 02284-3153. Online payment options are available; contact apf@uua.org for more specifics. *(for specific UUA by-laws membership certification requirements, see Appendix 10.)*

- ***How much is my congregation expected to contribute to the APF?***

The APF requested contribution for the current fiscal year (July 1, 2010-June 30, 2011) is \$56 per member, and will increase to \$58 per member for Fiscal Year 2011-2012. The total requested contribution (also known as “Fair Share”) is calculated based on the congregation’s certified membership for that fiscal year. Large congregations certifying 550 or more members have the option of contributing 4.2% of their budget expenses. Those contributing their full “fair share” are recognized as “Honor Congregations” and are recognized each year at the General Assembly and in the Annual Report on Congregational Giving.

- ***How is this decision made?***

The UUA Administration establishes the annual APF requested contribution, based on input and recommendations from its Stewardship and Development staff, Annual Program Fund Committee, and in consultation with the Finance Committee of the UUA Board of Trustees. The Annual Program Fund requested contribution is determined based, in large part, on the projected undesignated income goal necessary to fund the annual operating budget. The proposed budget is voted upon annually by the General Assembly delegates, following an opportunity for review and a budget hearing held during the General Assembly.

- ***How are these APF contributions used?***

The Annual Program Fund provides for a wide range of vital services, programs and resources of direct benefit to our member congregations. A portion of the Annual Program Fund contributions raised is returned to each of the twenty districts of the UUA in the form of grants. The UUA website, lifespan religious education curricula, ministry and professional leadership credentialing, search and settlement services, social justice resources and advocacy, youth and young adult programs, and an array of publications are funded by our congregations’ APF contributions.

- ***Where do we send our APF contributions?***

All APF contributions should be made payable to “UUA Annual Program Fund” and mailed directly to the APF lock box address: **UUA Annual Program Fund, PO Box 843153, Boston, MA 02284-3153.**

- ***Whom do we contact with our questions about the Annual Program Fund?***

Your first line of communication is with your district’s designated **APF Committee Representative**, who is a UUA Board-appointed volunteer working on behalf of our Association of Congregations and specifically your district. Contact your district office or the APF Assistant Director for your APF Committee representative’s contact information. If you have questions about your APF annual pledge, statements, or contributions, contact: **APF Assistant Director, Email: apf@uua.org, Phone: (617) 948-6512**

For questions about the Annual Program Fund, requests for information about how contributions are used, or to offer feedback about the program, contact:

**Director of the Annual Program Fund, Email: apfdirector@uua.org
Phone: (617) 948-6513**

**Jim Sanders, Chair, APF Committee (through June 2012),
Email: uujimapf@yahoo.com**

Recognition for Annual Program Fund Contributions

- *In what ways are congregations recognized for their contributions to the APF?*

The following categories of congregational giving are recognized and affirmed each year in the Association's Annual Report on Giving. At the General Assembly, delegates representing these congregations in the following categories are eligible for special ribbons to attach to their name badges. All those congregations in the Honor, Merit, or Leadership categories receive certificates and letters of appreciation for their APF contributions. Additionally, giving levels are noted in the UUA Directory for each member congregation for contributions made in the prior fiscal year. The APF representatives and District leaders honor congregations in their ongoing personal contact, in newsletters, and at their annual district meeting events.

Recognized Categories of Congregational Giving:

Honor Congregations—those contributing their full requested contribution by the end of the current fiscal year.

+ \$100 Congregations—those contributing at least \$100 above their full requested contribution by the end of the current fiscal year.

10 year+ Honor Congregations—those contributing the full requested contribution for ten or more consecutive years.

Leadership Congregations—the 50 highest contributing Honor Congregations (annually).

Merit Congregations—those contributing at least 20% more than the prior fiscal year.

Other Commonly Asked Questions

- *What if our fiscal year differs from that of the UUA's?*

It is not uncommon for the fiscal years of congregations and UUA to differ. The best way to work with this factor is to budget based on the combined total of the Fair Share amount for

each portion that falls in the congregation's fiscal year. Then, the total amount for each portion is calculated as a monthly figure.

For example, if a congregation uses a calendar fiscal year (Jan 1-Dec 31), calculate the APF Fair Share for each half of the UUA fiscal year (July 1- Dec 31 and Jan 1 – June 30) based on the designated per member figure for each half. For the congregation to be considered Fair Share, the full Fair Share amount based on the UUA fiscal year period must be received by the APF office between July 1 and June 30.

- ***What if circumstances result in our not making our full APF contribution in a given year?***

Our UUA by-laws state that member congregations are to certify annually by reporting on their activities and make a financial contribution to the Association in the prior year. Meeting these requirements enables congregations to be active, voting members of the Association.

In addition, congregations applying for or receiving grants or building loans from UUA sources are expected to be in good standing with the Association with regard to their Annual Program Fund giving.

A provision has been established by which a congregation that has not contributed their Fair Share during one fiscal year may pay the remaining amount in the next fiscal year and have its status as an APF Honor Congregation restored. In order for this to happen, however, the full Fair Share for both years must be received by the end of the second year.

B. Association Sunday Campaign for Congregational Giving

For more information about Association Sunday:

<http://www.uua.org/giving/associationsunday/index.shtml>

Association Sunday is an annual event to which all congregations are invited to participate in for the purpose of recognizing and supporting, both in spirit and financially, the national work of the Association. We envision a day—an "Association Sunday"—during which thousands of Unitarian Universalists across the nation are simultaneously celebrating a shared commitment to Unitarian Universalism. Association Sunday gifts fund leading edge projects and initiatives designed to further strengthen and grow Unitarian Universalism, increasing our capacity to carry out our mission and expand our reach.

Funds raised on Association Sunday are not derived from the congregation's operating budget (as are contributions to the Annual Program Fund and District Dues), but from individual Unitarian Universalists who are motivated to support these special initiatives and programs. Many individuals are pleased to have additional opportunities to contribute to a vision of a more abundant, more connected faith community.

C. Umbrella Funding Through the UUA

For more information about Umbrella Funding options:

<http://www.uua.org/giving/47673.shtml>

As an association of congregations, the Unitarian Universalist Association (UUA) can and should put its combined strengths to work for the benefit of all Unitarian Universalist organizations. That is why, as part of our mission to serve our member congregations and the wider movement, the UUA has developed a simple and creative solution that we call “umbrella giving.”

What is umbrella giving?

Umbrella giving allows entities under the Unitarian Universalist (UU) umbrella to receive gifts through a single donation to the Association.

How does it work?

The process is simple. You make a single gift to the Unitarian Universalist Association and let us know how you would like your gift to be distributed. The UUA then distributes the gift and notifies the benefiting entity according to your instructions.

Why would I want to use the UUA’s Umbrella Giving Program?

The Umbrella Giving Program:

1. Creates a way for you to give anonymously.
2. Gives you access to life income gift options such as charitable gift annuities and charitable trusts.
3. Allows your congregation to focus its resources on programming instead of gift administration.
4. Provides you access to and support from knowledgeable and professional staff.
5. Creates accountability for gifts with restrictions.
6. Simplifies your estate plans.
7. Leaves a lasting legacy.

What types of gifts are eligible?

Any gift given to the UUA can be an umbrella gift. This includes cash, gifts of stock, and planned gifts such as bequest and charitable gift annuities.

D. UU COMMON ENDOWMENT FUND

The UU Common Endowment Fund (the "Fund" or "UUCEF") is an alternative for UU Congregations and UU-related organizations that currently manage or direct the investment of their own assets. The Fund is more than a single investment option – it is an investment program that implements a range of key tasks that may be challenging (and costly) for any single UU Congregation to perform on its own. Under oversight of the Board, the Investment Committee selects professional outside advisors and Investment Managers.

Currently, 297 UU congregations and UU-related organizations entrust the management of their investment assets to the UUCEF -- a professionally managed, diversified investment fund, offered by the Unitarian Universalist Association (“UUA”) to manage the assets of congregations, districts and other UU-related

organizations (congregations, districts and UU-related organizations are collectively referred to below as “UU Congregations”).

Established in 1962 as a common investment fund, assets of the UUCEF are currently held in US and international equities, domestic and global fixed income securities and other holdings intended to provide broad diversification. The UUCEF is available for the investment of endowment funds, trust funds, and other assets of UU Congregations that have a long-term investment perspective and the need for income to support their missions.

The UUCEF has the following investment objective: achieve returns, after adjustment for inflation and after investment management fees, of 5% per year within a moderate risk tolerance. It pursues this goal through diversification among asset classes (large cap equities, small cap equities, fixed income, high-yield fixed income, global asset allocation funds, and hedge funds), geography (U.S., international developed markets and emerging markets) and investment managers (the UUCEF currently uses 15 money management firms).

Investing in the Fund can relieve an organization of the responsibilities of investment management and move that task to professional managers and advisors, whose work is directed and monitored by a team consisting of the UUA Board of Trustees, the UUA Investment Committee, the UUA Committee on Socially Responsible Investing and the UUA staff.

The Fund brings investors an added dimension -- an active program of Socially Responsible Investing ("SRI"), which focuses on making investment decisions that reflect UU values and contribute to positive social and environmental change. The Fund's SRI goals are realized by work in four areas: Shareholder advocacy, proxy voting, community investing and investment screening through stock selection.

As of June 30, 2011, the UUCEF held assets valued at approximately \$139 million. About \$76 million of that consists of the UUA's own endowment assets, and the balance represents funds from UU Congregations. Individuals may not invest in the UUCEF.

Congregations considering investing in the Fund should read the Investment Information Memorandum and the Subscription Agreement, both found at www.uucef.org. To learn more, contact Rachel Daugherty at rdaugherty@uua.org or 617-948-4306.

E. District Funding

As of this writing, there are nineteen Districts of the UUA in North America, which include member congregations of the UUA within established geographical areas. The mission of the UUA Districts is to serve as a resource for local congregations and to help extend Unitarian Universalist influence in the larger community. Districts are governed by district boards of trustees and operate with a combination of funding from the UUA and district dues. The district dues are established and managed by each district.

For more information about the Districts of the UUA, go to:
<http://www.uua.org/directory/staff/congregationallife/144750.shtml>

DISTRICTS OF THE UUA—INSERT FUNDING INFORMATION IN THIS SECTION

Appendix section continues below...

Appendix #1

STEWARDSHIP LEADER ROLES AND RESPONSIBILITIES

Role of the Minister

- Be an active and intentional steward, modeling good and responsible stewardship behavior.
- Encourage a discernment process about stewardship in support of the congregation's mission, vision, and strategic planning.
- Preach sermons with stewardship themes regularly.
- Emphasize the importance and value of stewardship as a spiritual practice.
- Incorporate a stewardship message in Sunday services weekly, through invitations to offertory, prayers, promote other opportunities to give.
- Meet regularly with the stewardship team.
- Engage lay leaders in open and honest conversations about the importance of stewardship, giving, generosity, and money—in their lives and in the life of the congregation.
- Take an active role in stewardship in the congregation, including identifying and cultivating major contributors.
- Provide guidance and training for small group ministry facilitators on topics of money, stewardship, and giving.

Role of the Board

- Be active and intentional stewards, modeling good and responsible stewardship behavior.
- Take the lead in making financial commitments before asking the congregation to do so.
- Discuss stewardship issues in Board meetings and in the congregation.
- Establish stewardship and fund-raising policies and procedures.
- Set annual stewardship goals in alignment with the congregation's mission, vision, and strategic planning.
- Appoint and guide a stewardship team to serve actively year-round.
- Plan regular opportunities for stewardship education for all ages.

- Provide a variety of ways that congregants can contribute in support of their congregation, its ministry in the wider community, and to its Association.
- Express appreciation for congregational giving.
- Inform the congregation about how their financial gifts are used.
- Ensure that new members receive clear information about the importance of congregational stewardship.

Role of the Stewardship Team

- Be active and intentional stewards, modeling good and responsible stewardship behavior.
- Take the lead in making financial commitments before asking the congregation to do so.
- Plan and establish a year-round, comprehensive stewardship program.
- Plan and implement the annual budget drive campaign that reflects the congregation's mission, vision, and priorities.
- Gather financial commitments from congregants.
- Provide regular updates to the congregation about stewardship, needs, and giving levels.
- Express appreciation and affirmation to all givers for their contributions.

Role of the Congregation

- Support the mission and vision of the congregation through a commitment to Unitarian Universalism principles and values.
- Make an annual pledge of financial commitment to the congregation.
- Contribute financial gifts to the congregation on a regular basis.
- Adjust lifestyle and spending habits to make generous giving possible.
- Take an active interest in congregational stewardship, engaging in the work of stewardship through personal reflection, learning, and action.
- Offer time, energy and commitment in ways other than financial.
- Celebrate generosity and successes!

Appendix 2

SAMPLE GIFT ACCEPTANCE POLICY (1) XYZ CHARITY

XYZ Charity (the “Charity”), a not for profit organization organized in the State of New York, encourages the solicitation and acceptance of gifts to further and fulfill its mission of (insert your mission statement here).

I. Purpose of Policies

This statement articulates the policies of the Board of Directors (the “Board”) of the Charity concerning the acceptance of charitable gifts and provides guidance to prospective donors and their advisors when making gifts to the Charity. The Advancement Committee of the Board will adopt appropriate procedures to implement these policies.

II. Responsibility to Donors

- A. *Commitment to a Donor-Centered, Philanthropic Approach: The Charity, its staff and volunteer representatives shall endeavor to assist donors in accomplishing their philanthropic objectives in a donor-centered way. In many circumstances, this may involve the donor’s professional advisors, as charitable support is often integrated with a donor’s overall tax, estate and financial planning.*
- B. *Confidentiality: Information concerning all transactions between a donor and the Charity shall be held by the Charity in confidence, and may be disclosed only with the permission of the donor or the donor’s designee.*
- C. *Anonymity: The Charity shall respect the wishes of any donor offering anonymous support and will implement reasonable procedures to safeguard such donor’s identity.*
- D. *Ethical Standards: The charity is committed to the highest ethical standards. The Charity, its staff and volunteer representatives shall adhere to both the [Model Standards of Practice for the Charitable Gift Planner](#), as adopted by the Partnership for Philanthropic Planning (“PPP”), and the [Code of Ethical Principles and Standards \(PDF\)](#) as adopted by the Association of Fundraising Professionals (“AFP”). The Charity will not participate in gift discussions if there is a question as to the title/ownership of the asset or the donor’s competency to transfer an asset.*

III. Legal Considerations

- A. *Compliance: The Charity shall comply with all local, state and federal laws and regulations concerning all charitable gifts it encourages, solicits or accepts. All required disclosures, registrations and procedures shall be made and/or followed in a thorough and timely manner.*
- B. *Endorsement of Providers: The Charity shall not endorse legal, tax or financial advisors to prospective donors.*
- C. *Finder’s Fees and Commissions: The Charity shall not pay fees to any person as consideration for directing a gift by a donor to the Charity.*
- D. *Legal, Tax and Financial Advice: The Charity shall inform prospective donors that it does not provide, legal, tax or financial advice, and shall encourage prospective donors to discuss all charitable gift planning decisions with their own advisors before entering into any commitments to make gifts to the Charity.*

- E. *Preparation of Legal Documents:* The Charity shall not prepare legal documents for execution by donors, except forms to create charitable gift annuities. The Charity may provide model language, such as sample bequest language, gift agreements or charitable remainder trusts, but shall strongly encourage prospective donors to have this language reviewed by their own counsel.
- F. *Payment of Fees:* It will be the responsibility of the donor to secure an appraisal (where required) and to pay for the advice of independent legal, financial or other professional advisers as needed for all gifts made to the Charity.
- G. *Service as Executor or Living Trust Trustee:* Unless approved in advance by the Vice President of Finance, the Charity will not agree to serve as executor of a decedent's estate or as trustee of a living trust or other trust intended to serve as a person's primary estate planning document.
- H. *Trusteeship:* The Charity may serve as trustee of trusts to maintain its gift annuity reserve accounts, as required by relevant state insurance law, in connection with the Charity's gift annuity program. The Charity may serve as trustee of charitable remainder trusts, provided that 100% of the remainder interest in the trust is irrevocably dedicated to the Charity, and the charitable remainder trust meets the minimum standards set forth in the Gift Acceptance Procedures. The Charity may serve as a trustee of trusts only in circumstances in which its investment authority as trustee is unrestricted. The Charity will not serve as co-trustee of a charitable trust.
- I. *Use of Counsel:* The Charity shall seek the advice of legal counsel in matters relating to the acceptance of gifts when appropriate. Review by counsel is recommended for gifts involving: closely held stock transfers that are subject to restrictions; gifts involving contracts, such as bargain sales; reformation of charitable trusts; and transactions involving potential conflicts of interest.

IV. Gift Acceptance

- A. *Implementation:* *Gift acceptance, as outlined in these policies, is delegated by the Board to the Vice President of Advancement (the "Vice President"). The Vice President is authorized to accept all gifts permitted by this policy.*
- B. *Approval of Exceptions:* *Acceptance of gifts outside the scope of this policy requires the unanimous, written approval of the Gift Acceptance Committee (the "GAC"). The Vice President shall report all gifts accepted as exceptions to the policy to the Advancement Committee of the Board at its next regular meeting.*
- C. *Gift Acceptance Committee:* *The GAC shall be made up of the Chair of the Advancement Committee of the Board, the Vice President and the Vice President of Finance.*
- D. *Gift Acceptance Procedures:* *The Board delegates to the GAC the responsibility of approving Gift Acceptance Procedures to implement these policies.*
- E. *Gift Acceptance Alternatives:* *In the event the GAC rejects a gift, the Charity will attempt to assist the donor in finding a suitable third-party charity to accept the gift and share the proceeds, less costs, with the Charity.*
- F. *Gift Agreements:* *The Charity generally uses non-binding statements of intent to document gift commitments. The GAC shall create and maintain samples for use by staff and volunteer leadership. All statements of intent shall include a short profile of the donor, the donor's commitment and timeframe for payments, the Charity's commitment (including restrictions), how the completed gift will be managed, alternative use and saving language, stewardship, and donor recognition.*

1. Unrestricted Commitments Within a Fiscal Year: *The Charity does not require statements of intent for unrestricted gift commitments within the current fiscal year.*
2. Unrestricted Commitments Covering More Than One Fiscal Year: *If the unrestricted commitment shall cover more than one fiscal year, a simple letter or card documenting the gift amount and payment schedule may be substituted for a formal statement of intent.*
3. Commitments Subject to Restrictions: *The Charity requires an executed statement of intent for all commitments subject to restrictions, including restricted endowment gifts.*
4. Commitments Over \$1,000,000: *The Charity requires an executed, binding gift agreement (pledge) for all commitments over \$1,000,000, unless waived in writing by the Vice President.*

V. Gift Restrictions

- A. Unrestricted Gifts: *To provide the Charity with maximum flexibility in the pursuit of its mission, donors shall always be encouraged to consider unrestricted gifts or gifts restricted to budgeted priorities of the Charity.*
- B. Budgeted Programs or Facilities: *The Charity may accept gifts restricted to specific budgeted programs and purposes.*
- C. Other Restrictions on Gifts: *The Charity may accept gifts restricted to non-budgeted programs and purposes only upon the prior, written approval of the Vice President. The Charity reserves the right to decline gifts which are too restrictive in purpose, too difficult to administer, or for purposes outside of its mission.*
- D. Unrestricted Future Gifts: *As donors making large future gifts generally intend for these gifts to benefit the long-term future of the Charity, all future gifts (bequests, retirement plan and life insurance designations, etc.) with a value over \$25,000 shall be added to the Board Designated Unrestricted Endowment.*

VI. Types of Property

These assets may be considered for acceptance by the Charity, subject to the following criteria:

- A. *Cash:* Acceptable in any negotiable form, including currency, check and credit card gifts.
- B. *Securities:*
 1. *Publicly Traded Securities:* Stocks, bonds and mutual funds traded on an exchange or other publicly reported market are acceptable.
 2. *Closely Held Securities and Business Interests:* Debt and equity positions in non-publicly traded businesses, hedge funds, REITs, interests in limited liability companies and partnerships may only be accepted upon prior written approval of the GAC after review in accordance with the Gift Acceptance Procedures.
 3. *Options and Other Rights in Securities:* Warrants, stock options and stock appreciation rights may only be accepted upon prior written approval of the GAC.
- C. *Life Insurance:* The Charity will accept a gift of life insurance provided that the policy has a positive cash surrender value and the Charity has been named both beneficiary and irrevocable owner of the policy.
- D. *Real Property:* Personal and commercial real property, real estate interests/derivatives, and remainder interests in property (gifts subject to a retained life estate) may only be accepted upon prior written approval of the GAC after review in accordance with the Gift Acceptance Procedures,

including appropriate environmental screenings. The Charity does not accept debt-encumbered real property, real property subject to a mortgage or lien or time share interests. For gifts subject to a retained life estate, the donor or primary life beneficiary shall be responsible for all expenses other than capital expenditures during the life tenancy, including but not limited to maintenance, real estate taxes, assessments and insurance.

- E. *Tangible Personal Property*: Jewelry, books, works of art, collections, equipment and other property which may be touched, may only be accepted after review in accordance with the Gift Acceptance Procedures.
- F. *Other Property*: Property not otherwise described in this section, whether real or personal, of any description (including but not limited to mortgages, notes, contract rights, copyrights, patents, trademarks, mineral rights, oil and gas interests and royalties) may be only be accepted upon prior written approval of the GAC.

VII. Structured Current Gifts

- A. *Bargain Sales*: Transactions wherein the Charity pays less than full value for an asset and issues a gift receipt for the difference may only be accepted upon prior written approval of the GAC after review in accordance with the Gift Acceptance Procedures.
- B. *Charitable Lead Trusts*: The Charity may accept a designation as income beneficiary of a charitable lead trust. The Charity will not serve as trustee of a charitable lead trust.
- C. *IRA Charitable Rollover*: The Charity may accept all gifts directly transferred from an IRA, as permitted under the Pension Protection Act of 2006 and subsequent extensions.
- D. *Matching Gifts*: The Charity will accept all matching gifts, subject to the terms and conditions of Section VI.
- E. *Other Structured Current Gifts*: The Charity may only accept other structured current gifts with prior written approval of the GAC after review in accordance with the Gift Acceptance Procedures.

VIII. Future Gifts

- A. *Future Gifts Subject to a Payment Interest*
 - I. *Charitable Gift Annuities*: The Charity offers immediate payment, deferred payment, commuted payment and flexible payment charitable gift annuities, provided:
 - i. *Minimum funding amount*: \$10,000
 - ii. *Maximum funding amount*: 25% of total gift annuity pool [if pool is unrestricted]; (10% of total gift annuity pool if pool is restricted)
 - iii. *Minimum age(s)*: None (All proposals for donors with an average age under 60 shall include an option with a hedge against inflation)
 - iv. *Maximum number of lives*: Two
 - v. *Ultimate beneficiary*: The Charity for 100%, irrevocably
 - vi. *Payout rate*: American Council on Gift Annuities recommended rates (All proposals shall include offer of 100%, 90% and 80% of the ACGA recommended rate)
 - vii. *Payment schedule*: Monthly, quarterly, semi-annual or annual
 - viii. *Funding assets*: Prior written approval of the GAC is required for assets other than cash or publicly traded securities

2. *Charitable Remainder Trusts When the Charity Serves as Trustee: The Charity will serve as trustee of charitable remainder trusts, provided:*
 - i. *Minimum funding amount: \$100,000*
 - ii. *Maximum funding amount: None*
 - iii. *Minimum age(s): None*
 - iv. *Maximum number of lives: None*
 - v. *Ultimate beneficiary: The Charity for 100%, irrevocably*
 - vi. *Payout rate: Per gift acceptance procedures (generally 5%-7%)*
 - vii. *Minimum charitable remainder: 25% of the funding amount (using the income tax charitable deduction methodology)*
 - viii. *Payment schedule: Monthly, quarterly, semi-annual or annual*
 - ix. *Funding assets: Prior written approval of the GAC is required for assets other than cash or publicly traded securities, although a broader array of assets will be approved for a charitable remainder trust than a charitable gift annuity*
 - x. *Costs charged to the trust: Investment management, administration, legal counsel and tax return preparation*
3. *Charitable Remainder Trusts When the Charity Does Not Serve as Trustee: The Charity will accept designation as charitable beneficiary of charitable remainder trusts that do not name the Charity as trustee. Donors who create externally managed and trustee trusts will be asked to provide the Charity with a copy of the trust document and annual investment reports for record-keeping purposes.*
4. *Pooled Income Funds: The Charity offers a pooled income fund provided*
 - i. *Minimum funding amount: \$10,000*
 - ii. *Maximum funding amount: None*
 - iii. *Minimum age(s): None*
 - iv. *Maximum number of lives: Two*
 - v. *Ultimate beneficiary: The Charity for 100%, irrevocably*
 - vi. *Payout: Net income (capital gains treated as income)*
 - vii. *Payment schedule: Quarterly*
 - viii. *Funding assets: Prior written approval of the GAC is required for assets other than cash or publicly traded securities.*
 - ix. *Costs charged to the pool: Investment management, administration, legal counsel and tax return preparation*

B. Future Gifts Not Subject to a Payment Interest

1. *Gifts by Will or Living Trust: Donors and supporters of the Charity will be encouraged to designate the Charity as a beneficiary of their wills or living trusts.*
2. *Retirement Plan, Life Insurance and Other Beneficiary Designations: Donors and supporters of the Charity will be encouraged to designate the Charity as beneficiary or contingent beneficiary of their retirement plans, life insurance policies and other accounts on which they can name a beneficiary.*

IX. Donor Recognition

- A. *General: The Board, upon recommendation of the GAC and the Advancement Committee, establish criteria for the recognition, honoring and stewarding of donors.*

- B. Buildings: *Except in the case of naming opportunities that appear on a schedule approved by the Board, the advancement staff of the Charity shall make no commitments to donors concerning the naming of buildings or facilities without the approval of the Board upon recommendation of the GAC.*

X. Reporting and Valuation Standards

- A. Gift Reporting and Counting: *For outright gifts, the Charity shall follow the Council for Advancement and Support of Education (“CASE”) Reporting Standards and Management Guidelines for Educational Institutions, Fourth Edition, 2009. For future gifts, the Charity shall follow the [PPP Guidelines for Reporting and Counting Charitable Gifts \(PDF\)](#), Second Edition, 2009. All exceptions to these standards shall be made by the GAC.*
- B. Gift Valuation: *The Charity shall follow the [PPP Valuation Standards for Charitable Planned Gifts \(PDF\)](#). All exceptions to these standards shall be made by the GAC.*

XI. Periodic Review

- A. Regular Review: *The GAC shall review these policies in even numbered years to ensure that they continue to accurately describe the policies of the Charity with respect to acceptance of charitable gifts, and shall propose to the full Board for ratification those revisions that the GAC shall determine to be necessary or appropriate.*
- B. Special Review: *The GAC shall initiate a supplemental review of these policies upon the enactment or promulgation of legislation or regulatory rules affecting fundraising and gift acceptance by the Charity, or prior to the start of a formal fundraising campaign. All proposed changes shall be shared with the full Board for ratification.*

APPENDIX #3

Adequate Liability Policy is Critical

Excerpted from the article found in the
June 1, 2001 issue of InterConnections, Don Skinner, Editor

InterConnections is found online at: <http://www.uua.org/interconnections/>

Congregations are subject to many kinds of liability, from slip-and-falls, to theft, to damage to a rented building. Adequate liability coverage is critical, says Patrick Moreland, Vice President of Church Mutual Insurance Company, Merrill, WI, the Unitarian Universalist Association (UUA) recommended insurance carrier.

An article in the previous issue of InterConnections (March 2001) reviewed property insurance coverage. This article explores liability coverage. In addition to the obvious need for liability coverage for slip-and-falls, churches should consider the following liability issues, says Moreland:

- Sexual misconduct/molestation. Accusations can arise at any church. Even if allegations are false, the church and those accused can incur large legal defense costs.
- An errors and omissions policy (called Directors and Officers Liability) will permit leaders to make decisions without undue fear of lawsuits.
- Pastoral Counseling, which protects the pastor and the church, should be covered by insurance, but often isn't. Lay counselors should also be included in liability coverage.
- Make sure liability and "medical expense" coverage applies not only at church but also away from it. Medical expense insurance covers the costs of less serious injuries that occur at your church or on a church-sponsored activity, regardless of fault. Be sure it covers members, guests, and volunteer workers, plus sports-related injuries.
- If you use someone else's building, you may be legally responsible for damage you cause to it. Advise your agent so that your policy may be endorsed to protect you. Similarly, you may want proof of insurance from those who use your facility.
- When you rent or borrow a vehicle, or ask someone to drive on behalf of your church, you create a liability exposure for your church. Purchase "hired and non-owned" liability coverage. Let volunteers know their insurance is primary when they drive their vehicle on your behalf. And that, in most cases, damage to their vehicle is covered only by their own insurance.
- Most states require churches to have worker's compensation insurance. Even if not required, benefits set by your state must still be paid to full-time and part-time employees.
- Also consider buying bond coverage to protect against dishonest employees and volunteers who are entrusted with church money and other property.

APPENDIX #4

Recommended Practices for Congregation Treasurers and Employees

(Original Source: Office of Church Staff Finance, UUA, ocsf@uua.org , adapted by Laurel Amabile)

The following are recommended tasks for congregation treasurers at the start of the church year. The website URL for any below additional information is <http://www.uua.org/careers/compensation/index.shtml> unless otherwise noted.

1. Ask the minister(s) to update their clergy housing allowance needs for the next calendar year and have the governing board approve the allowance before December 31. The allowance can be increased prospectively but not retroactively. In the case of new ministries, it can be set for a six month period and then adjusted if need be.
2. Provide accurate W-4 forms for all employees. Changes in family size may lead to changes for income tax withholding. Churches are not required to withhold income or social security taxes for ordained clergy, but many ministers ask to have this done voluntarily.
3. Prepare the reports of contributions received for each giver. Consult the IRS on the requirements for contributions levels that must be tracked and acknowledged. Donors are more inclined to be generous in the future if they have been warmly and personally thanked for past gifts.
4. Holiday gifts or year-end bonuses to staff are taxable transactions. Consult with a tax professional or IRS for the current tax law requirements.
5. Review the congregation's property, casualty, and liability insurance coverage to be sure it is adequate, including professional malpractice coverage for staff. Update the value of the churches real property and other tangible assets at regular intervals.
6. Provide congregants with opportunities for making year-end charitable contributions that may offer them tax advantages.
7. Consult the UUA's online Leader's Library for Congregational Handbook, model Personnel Policy Manual, and a variety of resources for congregation staffing, compensation recommendations and benefits information:
<http://www.uua.org/aboutus/professionalstaff/ministriesfaith/officechurch/index.php>

APPENDIX #5

INTERNAL FINANCIAL REVIEW FOR UU CONGREGATIONS

By James Wu, President, UU Congregation of Columbia, MD

JamesWuUCC@aol.com, 202/874-8806

November 1998

Edited by Ralph Mero, former UUA Director of Church Staff Finances

CAUTION: This material does not replace the need for an outside audit by a CPA firm, but is offered as a starting point to assist Treasurers and Finance Officials in carrying out their fiduciary responsibilities regarding church financial operations.

INCOME

Objective: To determine if the cash-receipts process is documented, complete, and adequate.

- | | | | |
|-----|---|-----|----|
| 1.1 | Review the procedures for counting cash & check collections. Are the procedures clear and complete? | Yes | No |
| 1.2 | Review the forms used to record the count. Can all cash be properly accounted and classified? | Yes | No |
| 1.3 | Are any funds received which do not go through this same counting process? Discuss the accounting of all funds with the Treasurer, Minister, Lay Leaders, and Finance Committee Chairpersons. Do all funds collected flow through this process? | Yes | No |
| 1.4 | Review the list of counting personnel and compare it to the group of record-keeping people to ensure that none of the people counting are also record-keeping people. This review promotes a separation of duties. Is everyone counting the collections excluded from the list of people involved in keeping the records for the collections? | Yes | No |
| 1.5 | Review deposit dates and amounts on bank deposits and compare to reported dates and amounts. Selecting a sample of deposits. Are these dates and amounts the same? | Yes | No |

EXPENSES

Objective: To determine whether there is proper authorization for expenditures.

- | | | | |
|-----|---|-----|----|
| 2.1 | Review the invoice authorization process. Inquire how bills are distributed to responsible parties for approval. Does this approval process appear to be adequate? | Yes | No |
| 2.2 | Are bills routinely approved by the person responsible for the respective line items in the budget? | Yes | No |
| 2.3 | Review a sample of invoices paid during the past year. Based on actual practice, are people in compliance with this process and does this approval process still appear to be adequate? | Yes | No |
| 2.4 | Trace a sample of approved invoices to the ledger and to canceled checks showing payment. Are the amount, date, check number, and payee the same? | Yes | No |
| 2.5 | Trace a sample of canceled checks to the ledger and to approved invoices. Again, are the amount, date, check number, and payee the same? | Yes | No |

Objective: To determine if assets are properly safeguarded.

- | | | | |
|-----|---|-----|----|
| 2.6 | Obtain a copy of the signature-authorization cards for all bank accounts and review the list. Are these people the proper people to be authorized to sign checks, etc.? | Yes | No |
| 2.7 | Determine where blank checks are kept. Are they being kept in a secure place? | Yes | No |
| 2.8 | Regarding payments to any Board member, staff member, or key financial members, check to ensure that such payments are adequately documented and seem to be reasonable. Does everything appear to be sufficiently substantiated and in order? | Yes | No |
| 2.9 | Review a physical inventory list or a list of the congregation's physical assets. Is this list current and complete? | Yes | No |

Objective: To verify that salaries, wages, and related payroll taxes are disbursed properly.

- | | | | |
|------|---|-----|----|
| 2.10 | Add figures in payroll worksheets across the lines/rows and down the columns to find any errors. Then compare the sums to canceled payroll checks. Next re-compute salaries and taxes, and compare the results to the amounts on the payroll checks. Does everything appear to be in order? | Yes | No |
|------|---|-----|----|

RECORD KEEPING

Objective: To determine if bank statements are properly reconciled.

- 3.1a Are bank reconciliations performed on a regular basis? Do the reconciliations appear to be complete and thorough? Yes No
- 3.1b Inspect bank reconciliations and identify outstanding checks. Investigate reconciling items. Does everything appear to be in order? Yes No
- 3.2 Recalculate a sample of bank reconciliations. Does everything appear to be in order? Yes No
- 3.3 Review check-number sequences at year-end. Check dates to determine the month expenses were paid. If check numbers are out of sequence, inquire why. Does everything appear to be in order? Yes No

Objective: To determine if all necessary documents are on file and safeguarded.

- 3.4 Inspect all legal documents on file, including employment contracts, Board minutes, mortgages, Treasurer reports, and tax information (e.g., W-2's, 1099's etc.). Does everything appear to be in order? Yes No
- 3.5 Review documents in the safe deposit box and inspect signature cards. Does everything appear to be in order? Yes No
- 3.6 Inspect mortgage payments for reasonableness and for consistency with published reports. Does everything appear to be in order? Yes No

Objective: To determine if all necessary tax forms have been properly filed.

- 3.7 Review IRS forms 941 for proper submission of income and FICA withheld.
- 3.8 Review check register to see that taxes were paid in a timely manner. Yes No

Objective: To review the system used to file invoices.

- 3.8 Inspect the filing system for orderliness and completeness. Does everything appear to be in order? Yes No

Objective: To determine if income and expenses are properly recorded.

- | | | | |
|------|--|-----|----|
| 3.9 | Inspect the general ledger. Recalculate a sample of items. Investigate any checks made payable to "Cash". Does everything appear to be in order? | Yes | No |
| 3.10 | Compare totals to the Treasurer's report. If they are not the same, inquire why. Does everything appear to be in order? | Yes | No |
| 3.11 | Trace interest and dividend income from statements to the ledger. Does everything appear to be in order? | Yes | No |

Objective: To determine if salaries and wages were paid in accordance with contracts.

- | | | | |
|------|---|-----|----|
| 3.12 | Compare compensation per employees' contracts with actual payments. Does everything appear to be in order? | Yes | No |
| 3.13 | Compare wages authorized by the Board to actual payments to employees. Does everything appear to be in order? | Yes | No |

REPORTING

Objective: To determine the accuracy and adequacy of the Treasurer's reports.

- | | | | |
|-----|---|-----|----|
| 4.1 | Recalculate a sample of the Treasurer's reports. Does everything appear to be in order? | Yes | No |
| 4.2 | Determine the reason(s) for significant variances of actual spending over budgeted amounts, both for individual line items and for program groups which are often subtotaled, such as Religious Education. In some instances, there is not a problem if an individual line item has spent more than what was budgeted, as long as the subtotal for that group has not overspent what was budgeted.

To determine significant variances, use 10 percent of the budget or \$1,000, whichever is greater. Does everything appear to be in order? | Yes | No |
| 4.3 | Verify that the reported bank balances are the same as, or can be reconciled to, the bank balances on the statement received from the bank. Does everything appear to be in order? | Yes | No |

4.4 Consider information that may be helpful that is not currently included in the reports and possibly should be included. Does everything appear to be in order? Yes No

Objective: To review the budgeting process for adequacy.

4.5 Inquire about the budget process and how the budget is compiled. Are all appropriate people currently included in the budget formulation process? Yes No

Objective: To determine if computer records are adequately safeguarded.

4.6 Are important records on the church computer backed up on a regular basis? Are the backup files stored off-site at another location? Yes No

4.7 Are the church offices locked when not in use? Is the computer locked or password protected? Yes No

5. CONCLUDING THE REVIEW

Objective: To reach closure, communicate the results, and provide a road map for future improvements

5.1 Does your report include the following:
- A review of the auditing / review process Yes No

- Information on the detailed findings and possible corrective actions for each finding Yes No

- Documentation to support the findings Yes No

5.2a Have you submitted a report to the proper organizational body and have you kept a copy on file for future reference? Yes No

5.2b Have you provided a briefing / presentation and an executive summary to the appropriate parties? Yes No

Again, completing this questionnaire is not a substitute for an outside audit by a CPA firm, but is offered as a starting point to assist Treasurers and Finance Officials in carrying out their fiduciary responsibilities regarding church financial operations. The services of an experienced full-charge church bookkeeper may be helpful in a review of this nature if the congregation has not budgeted for the expenses of an audit by an accounting firm.

APPENDIX #6

UUA BUILDING LOAN, LOAN GUARANTEE, AND GRANT PROGRAMS

The purpose of the Unitarian Universalist Association (UUA) Building Loan, Loan Guarantee, and Grant programs is to facilitate the continued growth, in the broadest sense of the term, of UUA member congregations.

Building Loan Program

The Building Loan Program provides affordable financing for three types of projects:

- 1) building or buying a first spiritual home
- 2) repairing or renovating existing facilities where substantial construction is not required,
- 3) expanding current facilities where substantial construction is required, especially to make facilities more accessible.

The program is not designed to support deferred maintenance and repair efforts.

First Home Grant Program

The First Home Grant program gives money to congregations seeking to purchase their first piece of land and /or to construct their first spiritual home. The program is not designed for congregations that already own a building.

Loan Guarantee Program

The Loan Guarantee Program offers to guarantee a loan made by a local lender in cases where the lender requires this support before agreeing to loan money to a congregation. The program is not designed to support deferred maintenance and repair efforts.

Site Acquisition Loan Program

The Site Acquisition Loan Program assists growing, financially healthy congregations that are without significant financial equity to acquire their first piece of land. The UUA, in consultation with and acting as an agent of a qualified congregation, will purchase a site in a location where the demographics indicate a high potential for the growth of Unitarian Universalism. Note: this program is a loan and not a grant or gift.

Green Construction Award Pilot Program

The Green Construction Award Pilot Program provides financial awards to congregations that built green and have received LEED certification. This pilot program is in effect until as many as six congregations have earned an award. The program will be re-evaluated in 2010.

For more information contact constewardship@uua.org.

Appendix #7

GRANTS, SCHOLARSHIPS & LOANS AVAILABLE THROUGH THE UNITARIAN UNIVERSALIST SOURCES

(as of February 2011)

An asterisk () before the grant name means congregations must contribute their full requested amount (“Fair Share”) to the Annual Program Fund in order to be eligible. Send any comments or questions to apf@uua.org.*

CONGREGATIONAL STEWARDSHIP SERVICES (Contact Wayne Clark at 207-829-4550 or wclark@uua.org or <http://www.uua.org/finance/buildings/index.shtml>.)

- ***First Home Grant Program** -The primary purpose of the UUA First Home Grant Program is to facilitate the continued growth of member congregations seeking to purchase their first piece of land and/or to build their first spiritual home. The UUA First Home Grant Program is not designed for congregations that already own a building. Congregations are required to contribute their Annual Program Fund Fair Share in order to be eligible.
- **UUA Building Loan** -The Building Loan Program provides affordable financing for three types of project:
 1. building or buying a new spiritual home
 2. repairing or renovating existing facilities where substantial construction is not required,
 3. expanding current facilities where substantial construction is required, especially to make facilities more accessible.

The interest rate is set at the time of closing and is based on the [seven-year Treasuries](#) plus *three*-percent.

- **UUA Building Loan Guarantee** - The Loan Guarantee Program offers to guarantee a loan made by a local lender in cases where the lender requires this support before agreeing to loan money to a congregation.
- **UUA Small Project Loan** - The Small Projects Loan Pilot Program promotes congregational growth by financing relatively inexpensive projects that can improve congregational life and well-being. Smaller, shorter term loans can create positive changes in congregations by providing a new tool to tackle issues that may seem beyond their current financial means. The program focuses on three broad categories of projects: mission-oriented, environmentally friendly, and critical/emergency in nature.
- **Green Construction Award**- The Green Construction Award Pilot Program provides financial awards to congregations that built green and have received LEED certification. This pilot program is in effect until as many as six congregations have earned an award. The program will be re-evaluated in 2010

STEWARDSHIP AND DEVELOPMENT (Contact Lindsey Reed at campaign@uua.org or giftsinfo@uua.org)

- **President William Sinkford Fund-** To honor his legacy in the years to come, the Sinkford Fund will further Rev. Sinkford's visions by providing scholarships in the amount of \$20,000 for promising and passionate students preparing for Unitarian Universalist ministry. Scholarships are designated for ministerial students who identify as people of color, Latino/a, Hispanic, and multi-racial. For more information: <http://www.uua.org/giving/funds/129600.shtml>
- **The Jerry and Denny Davidoff Fund Scholarships for Congregation Lay Leaders attending UUA General Assembly.** This fund honors the skilled and devoted lay leadership in our movement by Jerry and Denny Davidoff,. The fund enables the (UUA) to promote the development and training of lay leaders to share the ministry of community building with religious professionals and each other. The Davidoff Fund provides scholarships to lay leaders of congregations to attend General Assembly (GA) who have not had lay leader representation at GA in the last ten years. Eligible applicants may receive subsidies for registration costs. For more information: <http://www.uua.org/giving/funds/152114.shtml>

OFFICE OF CHURCH STAFF FINANCES administers grants available to ministers, seminarians, or surviving ministry families. (Contact Joyce Stewart at 617-948-6421 or jstewart@uua.org.) For the application process for the Debt Reduction Grant Program for UU Ministers, visit online at: <http://www.uua.org/careers/compensation/aid/56013.shtml>

- **Living Tradition Fund Grants** - These funds are the proceeds from offerings at the General Assembly Services of the Living Tradition and ordinations and installations. They provide scholarships to ministerial students, debt reduction grants to ministers, and aid to retired ministers. The entire amount received in the Living Tradition Fund is budgeted for expense each year.
- **Cruft Memorial Funds** - Income from this 1928 gift is distributed as continuing grants and as emergency aid for women 60 and older.
- **Horatio A. Hovey Fund** - Income is used for both continuing and one-time annual grants to women.
- **Sustentation Fund** – Annual grants for ministers. The fund was created in 1920 “for General Ministerial Aid purposes with specific emphasis on moving and candidating assistance, assistance on medical and health insurance costs, assistance to those whose salary levels create living hardships.” Used for one-time grants for these purposes.
- **General Aid Funds** - Annual grants to ministers used primarily for continuing grants for medical insurance subsidies and for some one-time medical costs.
- **Aid to Ministers' Widows Fund** - Income from several sources used for aid to the survivors of UU ministers. One-time grants.
- **Aid to Ministers' Wives Fund** - Used for one-time grants to ministers' wives.
- **Aid to Retired Ministers and Widows Fund** - Funds provided by grants in 1959, 1984 & 1987 to aid retirees and their survivors. Used for both one- time and continuing grants.

- **Education of Ministers' Children Fund** - Used to support annual scholarship grants to undergraduate students who are the children of ministers. Current grants average \$250 per student.
- **Susan Fuller Fund** (Deserving Unitarian Universalists) - Used for miscellaneous grants.
- **Alan B. Doran Fund** - These funds, from the Unitarian Universalist Congregation at Shelter Rock, Manhasset, NY, are used to provide financial support to ministers or spouses.

OFFICE OF MINISTERIAL CREDENTIALING (Contact mco@uua.org)

- ***Internship Stipend Grants** - Matching grants for ministerial internship stipends (for full-time scholarships) made to congregations that seek to become teaching congregations. Funded by the St. Lawrence Foundation. Congregations are required to contribute their Annual Program Fund Fair Share in order to be eligible.
- **David Eaton Scholarship** – promoting Rev. Eaton’s vision of community dedicated to strengthening hope, justice and balance, and creating an anti-racist, multi-cultural religious organization and country. This scholarship is awarded to women from a historically marginalized group who share the same vision as David Eaton. For more info: <http://www.uua.org/giving/awardsscholarships/davideaton/index.shtml>
- **Rev. Chuck and Nancy Thomas Scholarship** - This scholarship serves Unitarian Universalism, and individual Unitarian Universalists like Chuck and Nancy Thomas, by valuing a history of service and leadership as critical elements of a call toward professional theological training. Each year it supports a student in the first year of seminary or in preparatory academic work. Scholars qualify for the award by demonstrating their outstanding commitment to Unitarian Universalism as lay leaders. For more information: <http://www.uua.org/giving/awardsscholarships/thomasscholarship/index.shtml>
- **David Pohl Scholarship** – Scholarship are given annually to those M. Div students who have demonstrated outstanding ministerial ability and/or students with the greatest financial need, especially persons of color. It supports the intellectual, spiritual, and professional development of individuals studying for Unitarian Universalist (UU) ministry. Application deadline: April 15th. For more information: <http://www.uua.org/giving/awardsscholarships/128144.shtml>
- **Roy H. Pollack Scholarship**--Scholarship support for second- or third-year M.Div students who have strong academic records and are a promising candidate for the Unitarian Universalist ministry. Application deadline: April 15th. For more information: <http://www.uua.org/giving/awardsscholarships/pollackscholarship/index.shtml>

OFFICE OF MINISTERIAL DEVELOPMENT (Contact, Ministerial Development Director, Jory Agate at 617-948-6453, (fax) 617-742-2875 or ministerialdevelopment@uua.org)

- **Financial Aid for Continuing Education** - Grants are available through Ministry and Professional Leadership to help ministers in fellowship fund their continuing education efforts. Continuing education grants are made on the basis of 1/3 of total expense from the UUA (to a maximum of \$500 per year). Visit online at: <http://www.uua.org/careers/ministers/support/education/23119.shtml>

RELIGIOUS EDUCATION GRANTS AND SCHOLARSHIPS (<contact name> <email/phone>

The grants and scholarships are primarily intended to help with the expenses of professional development programs, such as formal course work, Renaissance modules, and summer and winter religious education institutes. These grants and scholarships were made possible by the generosity of persons who cared deeply about Unitarian Universalist religious education, and established funds for its welfare.

- **The Veridan Fund** for Religious Education Excellence Scholarship is awarded to a participant in the UUA Religious Education Credentialing program in order to undertake a significant professional development experience. This \$3000 annual award is given through the generous contributions of the family, friends and colleagues of the late Rev. Norma Veridan to honor Norma's life and ministry, and through the ongoing support of the UUA. The VREE Fund was established according to Norma's wishes to provide scholarships to religious educators who strive to strengthen religious education in our UU congregations by advancing their professional development to a new level of expertise, as outlined in the UUA Religious Education Credentialing program. Application deadline is May 1st.
- **The Clara Bancroft Beatley Fund** is for preparing women to work in religious education and may be used for persons wishing to participate in the Renaissance program or other such training.
- **The Eugene Bowen Fund** provides annual \$100 grants to twelve historically Universalist congregations for religious education program use, such as purchasing curricula or equipment.
- **The Earle Fund** from the Universalist General Sunday School Association provides scholarships of up to \$100 each for persons wishing to attend summer institutes.
- **The Josephine T. Gould Scholarship Fund** grants up to \$150 annually to further the education of religious educators in Unitarian Universalist congregations or those preparing to become religious educators in these congregations.
- **The Barbara Marshman & Ann Fields Memorial Scholarship** is awarded annually to a religious educator serving a Unitarian Universalist congregation who is engaged in graduate study. This \$500 prize is given through the generous contributions of those who wish to memorialize and honor the work of these two great religious educators, and through the ongoing financial support of the UUA. Application deadline is May 1st.
- **Continuing Education Grants:** The Director of Religious Education Credentialing has funds available to support the continuing education of lay professional religious educators who are seeking status within the RE Credentialing program of the UUA. recassistant@uua.org.

We also strongly encourage you to contact your congregation, district office, and local conference/program-sponsoring group for additional grants and scholarships that may be available to further your work in religious education.

YOUTH, YOUNG ADULT MINISTRIES GRANTS ([yayadirector @ uua.org](mailto:yayadirector@uua.org))

The [Office of Youth and Young Adult Ministries](#) offers a number of grants for local congregations, groups, and individuals. We are always seeking to fund innovative, accountable,

and sustainable young adult programs around the continent. Application deadlines are Aug 1, Dec 1 and April 1, with grant notifications made within one month following the deadline.

Youth Project Grant Program

The purpose of the Youth Project Grant Program is to support local youth-led projects which give Unitarian Universalist high school-aged youth opportunities to grow in faith, deepen in spirit, develop skills, and offer leadership and service to our Unitarian Universalist communities. Grants will be awarded to youth who have paired with an adult advisor in a sponsoring congregation, district, or Unitarian Universalist organization.

Grant applications received by the following deadlines will be given priority. Grant applications received after the deadline will still be reviewed for the available funding. Do not allow the deadlines to stop you from applying for a project that begins soon. For Programs Beginning November 1 - February 28, the priority application deadline is **August 1**, March 1 - June 30 deadline: **December 1**, and July 1 - October 31 deadline: **April 1**.

Young Adult Ministry Grants (contact youngadults@uua.org)
<http://www.uua.org/religiouseducation/youngadults/38005.shtml>

- ***Professional Staff for Congregations and Districts - Not Available for Fiscal Year 2011** (July 1, 2010 – June 30, 2011) Intended for congregations to hire a young adult or campus ministry professional staff person. Funding is extremely limited for these grants. Funding is on an annual cycle beginning in August. An Intent to Apply form is due by the prior November 1, with the completed application due May 1. For example, to apply for a grant for a staff member to be hired in the fall of 2015, you must submit this form by November 1, 2014. Up to \$50,000.
- **Billings Fund for Campus Speakers**-Funds for a guest speaker or public event on college/university campuses and in cities. Events must clearly tie to Unitarian Universalism. Three priority application deadlines per year. Up to \$2,000.
- **Project Grants**-Small grants for activities, conferences, outreach, worship, group start-up and other programs. Three priority application deadlines per year. Up to \$500.
- **Katie Tyson Fund**-Funds for Unitarian Universalist leadership development events, scholarship. Recipients of grants may include individuals, congregations, or districts.

UU FUNDING PROGRAM (More information online at <http://www.uua.org/giving/fundingprogram/> or email uufp@aol.com or call 617-971-9600.)

When reviewing applications, the UU Funding Program takes into consideration your commitment to meet the UUA Annual Program Fund Fair Share contribution.

The Unitarian Universalist Funding Program is a denominational grant-making program of the Unitarian Universalist Association. With funds generously provided by the Unitarian Universalist Veatch Program at Shelter Rock, the UU Funding Program awards grants to both UU and non-UU projects and organizations. Grants ranging from \$1,000 to \$20,000 are awarded through four Funds with distinct priorities and guidelines:

- **Fund for Unitarian Universalism** - Makes grants to strengthen Unitarian Universalist institutions and community life.
- **Fund for Unitarian Universalist Social Responsibility** - Makes grants to projects that increase UU involvement in social responsibility.
- **Fund For International Unitarian Universalism** - Makes grants to strengthen Unitarian / Universalist organizations or projects working internationally.
- **Fund For A Just Society** - Makes grants to nonprofit organizations addressing issues of social and economic justice. Grants are given to projects that use community organizing to bring about systemic change.
- **Law and Art scholarships.** UU Funding Program Administers these scholarships, here's the info from the UUA website:
<http://www.uua.org/giving/awardsscholarships/stanfielddorlando/index.shtml>
- **Joseph Sumner Smith Scholarship**- Funds are available for Unitarian Universalist (UU) students attending Harvard University. While there is no restriction on the course of studies the student may elect to pursue, nor any restrictions on choice of career, student interested in pursuing the ministry after graduation are especially urged to apply. The application deadline is July 31, to the UU Funding Program Scholarship Administrator. Grants range from \$250 to \$1000 per year. For more information:
<http://www.uua.org/giving/awardsscholarships/josephsumner/index.shtml>

PANEL FOR THEOLOGICAL EDUCATION GRANTS (*contact David Petee, dpetee@uua.org*)

- **Fund for Nurturing Unitarian Universalist Scholarship**- The Panel on Theological Education of the Unitarian Universalist Association (UUA) receives applications from doctoral candidates for grants up to \$25,000 from Unitarian Universalist (UU) scholars who are committed to strengthening the UU movement through research and publication, excellence in teaching, and educational leadership. Application deadline: March 15th . For more information and application criteria:
<http://www.uua.org/giving/awardsscholarships/fundnurturing/index.shtml>

RELATED UNITARIAN UNIVERSALIST ORGANIZATIONS

Grants are also available from a number of UUA Associate, Affiliate and Related Organizations. See the UUA Directory for a listing of these organizations or go to <http://www.uua.org/directory/organizations/index.php>. Examples of such grants are:

UU WOMEN'S FEDERATION (*Contact <http://www.uuwf.org> / or 617-948-4692.*)

- **UUWF Grants Program** - This program awards grants to UUs working on social justice projects that directly affect women and girls or that address the root causes of gender oppression, as well as projects that honor women's achievements. See www.uuwf.org for more information.
- **Margaret Fuller Awards Program** - This program awards funds to UUs working on accessible projects focusing on any of the many strands of UU feminisms. Accessible means projects that can later be used by groups or congregations to further an understanding or celebrate some aspect of the subject area (e.g., an RE curriculum, workshop design, songbook, dramatics reading play, etc.).
- **Lanning Memorial Fund** - The UUWF makes one-time and continuing grants to assist the wives, widows and daughters of deceased UU ministers. The Lanning Fund is a restricted fund, the income from which must be used to benefit the widows and daughters of deceased UU clergy. Some are one-time awards; at other times continuing awards are given.

Appendix #8

STEWARDSHIP AND GENEROSITY RESOURCES FOR CONGREGATIONS

Compiled by the Annual Program Fund Office
Stewardship and Development, UUA
v. 18 September 2011

Unitarian Universalist Congregational Stewardship, Staffing & Finance Resources

Unitarian Universalist Association Leaders Library searchable website:

<http://www.uua.org/leaders/leaderslibrary/index.shtml>, keywords: stewardship, generosity, finance

UUA Office of Congregational Stewardship Services, <http://www.uua.org/cde/fundraising/>

Wayne Clark, Director of Congregational Stewardship Services, wclark@uua.org ,
Robin Nelson, Program Manager of Congregational Stewardship Services: 617-948-4251,
rnelson@uua.org

Suggested Annual Fair Share Giving Guide for Congregational Stewardship Programs:

<http://www.uua.org/finance/fundraising/budget/151840.shtml>

UUA Office of Stewardship and Development, <http://www.uua.org/giving/>

Rev. Terry Sweetser, Vice President, Stewardship and Development & Sr. Advisor to the President

Information for UU Congregation Treasurers: <http://www.uua.org/finance/index.shtml>

Endowment & Planned Giving Guide (PDF):

<http://www.uua.org/documents/stew-dev/plannedgivingguide.pdf>

Annual Program Fund <http://www.uua.org/giving/apf/index.html>

Laurel Amabile, APF Director, Lamabile@uua.org , Home office/cell: 207-239-7162,
Blog--<http://givingspeaks.wordpress.com> Twitter--www.Twitter.com/givingspeaks

Molly Farrell, APF Assistant, apf@uua.org ; Office: 617-948-6512.

Association Sunday, <http://www.uua.org/giving/associationsunday/index.shtml>

UU Sources of Congregational Grants, <http://www.uua.org/giving/fundingprogram/index.shtml>

Congregation Endowment Information: Tim Brennan, Treasurer and Vice President of Finance, UUA, tbrennan@uua.org . For information on Building and Managing Endowments:

http://www.uua.org/documents/finance/080426_pcd_endowment.pdf

UUA Office of Church Staff Finance: <http://www.uua.org/careers/compensation/>

Books & Resources by UU Authors (most available from the UUA Bookstore)

UUA Bookstore has a wide variety of books on congregation financial planning, stewardship, annual canvass, environmental stewardship, and giving for all ages: www.uua.org/bookstore/

Amabile, Laurel, UU Study Guide for Giving—the sacred art (Lauren Tyler Wright). 2011. Available as downloadable document: http://www.uua.org/documents/stew-dev/study_guide_giving.pdf

Central East Regional Group (CERG) <http://www.cerguua.org/stewardshipres.html> Including the link to the webinar series *Putting Your Money Where Your Heart Is: New Ideas in Stewardship*. The webinar uses the book *Not Your Parents' Offering Plate* by J. Clif Christopher, for which a UU study guide has been created: <http://www.cerguua.org/forms/Stewardship2011StudyGuide.pdf>

Clark, Wayne, Beyond Fundraising: A Complete Guide to Congregational Stewardship, UUA, 2007. Available via UUA Bookstore, ISBN# 1-55896-523-8.

Durall, Michael, Creating Congregations of Generous People, Alban Institute, 1999. UUA Bookstore item #7018. \$14.00/copy.

Durall, Michael, Beyond the Collection Plate: Overcoming Obstacles to Faithful Giving, Abington Press. UUA Bookstore item #7040. \$16.00/copy.

Dwinell, Jane and Germann-Melosh, Ellen. Big Ideas for Small Congregations: a friendly guide for leaders. 2007. Spirit of Life Publishing, Montpelier, VT. \$20.00, UUA Bookstore.

Hauser, Aisha and Lawrence, Susan, Wonderful Welcome, Tapestry of Faith curriculum. 2008. <http://www.uua.org/religiouseducation/curricula/tapestryfaith/wonderfulwelcome/index.shtml>

Heller, Anne Odin, Churchworks: A Well-Body Book for Congregations, \$20.00/copy.

Henrickson, K. Peter, Financial Management in the Church, sixth edition, 2006. \$20 for downloadable pdf version online: http://home.comcast.net/~kphenrickson/buy_the_book.htm

King, Jerald, Asking Makes a Difference: A Guide for Stewardship Teams, books one and two. Self published, 2000.

King, Jerald, Budgets With a Mission 2nd edition, self published, 1998, King and Associates, PMB 246, 1740 Lindy Drive, Lansing, MI 48917.

Landreth, Edward B., Fundraising With a Vision: A Canvass Guide for Congregations, UUA Bookstore Item #7250. \$25.00/copy.

Ohio-Meadville District, Stewardship Resources:
<http://www.ohiomeadville.org/resources/stewardship.html>

Scheyer, Fia and Lewellen-Dix, Ruth, The Joy of Giving, by 2000, UUA. Online curriculum, for single document version, contact Laurel Amabile, Lamabile@uua.org .

Sweetsers, Terry & Milnor, Susan, The Abundance of Our Faith, UUA, 2006 Available via UUA Bookstore item #7092. \$16.00/copy.

Thayer, Robert, Offerings: Remarks on Passing the Plate, 2004, Skinner House, UUA Bookstore item #7193. \$8.00/copy.

Turnip Video, Dramas to Provoke Generosity, CD with video and downloadable skits by UU fund-raising and stewardship campaigns. Proceeds to benefit the Eno River UU Fellowship, Durham, NC, www.turnipvideo.com/generosity

The UU Small Group Ministry: <http://www.smallgroupministry.net/public/sessions/index.html>. For the outline for a “Stewardship” session developed for Roots and Wings Covenant Group at the Eno River UU Fellowship, Durham, NC: <http://www.smallgroupministry.net/public/sessions/Stewardship200802.rtf>

UU University at GA 2009--*Finding Our Common Wealth: Stewardship as Transformational* , co-*led by Rev. Cecilia Kingman and Rev. Jeanne Pupke. DVD set A People So Bold* available for purchase: <http://www.uua.org/calendar/uuuniversity/>

Ecumenical Stewardship Organizations & Online Resources

The Alban Institute, <http://www.alban.org> , (800) 964-2700 2121 Cooperative Way, Suite 100, Herndon, VA 20171. Alban Bookstore, Training programs, Consulting Services, and Research

Augsburg Fortress, www.augsburgfortress.org , 1-800-328-4648

Center for Christian Stewardship (United Methodist Church) <http://www.gbod.org/site/c.nhLRJ2PMKsG/b.3784705/k.A0D8/Stewardship.htm> David Bell, Director, dbell@gbod.org , 877-899-2780
Choose to Save, (all ages) website: <http://www.choosetosave.org/brochures/>

The Ecumenical Stewardship Center, <http://www.stewardshipresources.org/>
1100 West 42nd St, Suite 25, Indianapolis, IN 46208-3304,

GIVING is an annual magazine publication of the Ecumenical Stewardship Center, an affordable resource for religious organizations.

Kidz 4 Money, Mindset for Wealth book series for young people: <http://kidz4money.com/>
Learning to Give (all ages) <http://www.learningtogive.org/> Note: This website is chock full of resources for religious organization, educators, parents, children and youth, younger and older adults. Included are a variety of interactive activities and numerous links to relevant sites and organizations.

Living the Good News and the Office of Stewardship at the Episcopal Church Center, Growing A Grateful, Generous Heart, 2003, Living the Good News (www.livingthegoodnews.com), 800-824-1813), ISBN #1-931-960-15-1.

Make It Simple: A Resource for Stewardship Education and Annual Response (online with downloadable resource, using a Christian framework), Evangelical Lutheran Church in America, <http://www2.elca.org/stewardship/makeitsimple/>

Moonjar (all ages) www.moonjar.com A program of saving, sharing, and spending that features special boxes with three compartments for each. Links to the Seattle Foundation resources for children and parents found at: <http://www.seattlefoundation.org/getinvolved/specialprograms/Pages/ResourcesforYouthandFamilyPhilanthropy.aspx>

Save Share Spend, (all ages) Nathan Dungan, Founder, website: <http://www.sharesavespend.com/>

The Search-Institute (Lutheran) <http://www.search-institute.org/> Searchable website with a wide range of resources, including the topics of stewardship.
Stewardship for Life (Evangelical Lutheran Church in America) <http://www.stewardshipoflife.org/>

Stewardship Books for Congregation Leaders

Barna, George. How to Increase Giving in Your Church. 1997. Regal Books, Ventura, CA.

Blanchard, Ken and Cathy, S. Truett, The Generosity Factor, 2002, Zondervan. ISBN #0-310-24660-1. A parable based on biblical principles of personal stewardship for those who sense there is more to life than getting more.

Branson, Mark Lau, Memories, Hopes and Conversations: Appreciative Inquiry and Congregational Change, ISBN# 1-56699-288-5, available through Alban Bookstore.

Callahan, Kennon L., Giving and Stewardship in an Effective Church: A Guide for Every Member. San Francisco: Jossey-Bass, 1990.

Christopher, J. Clif, Not Your Parents' Offering Plate, ISBN-13: 978-0-687-64853-5

This book offers practical advice to congregation leaders about financial stewardship, suggesting that *"People give to church when we offer them a compelling vision of the good their giving will achieve."*

Christopher, J. Clif, Whose Offering Plate Is It?, ISBN-978-1-4267-1013-1

In this sequel to Not Your Parents' Offering Plate, Christopher responds to these questions in the same forthright manner that he originally laid forth his propositions. He offers simple, strategic advice on matters of donor records, approaches to donor relations, and online giving options.

Gary, Tracey, and Melissa Kohner, Inspired Philanthropy: Your Step-by-Step Guide to Creating a Giving Plan, 2nd edition, 2002, Jossey-Bass. ISBN: 0-7879-6410-7

Growing A Grateful, Generous Heart is a curriculum set which includes a Leader Guide, Parent/Family Resource, and booklets for children in four different age groupings. The basic message is that of biblical stewardship, with engaging and age-appropriate activities and easy-to-follow format.

Jeavons, Thomas H., and Rebekah Burch Basinger. Growing Givers' Hearts: Treating Fundraising as Ministry. San Francisco: Jossey-Bass, 2000.

Johnson, Janice, FCBA, and Swint, Ruben, Weaving Our Lives Together: A Stewardship Program For Your Congregation,, 2004, NACBA Press, Richardson, TX, (800) 898-8085, www.nacba.net , ISBN: 9705433-6-0.

Kessel, Brent, It's Not About the Money, Harper One, HarperCollins. NY. 2008. ISBN: 978-0-06-123406-4.

Outlines a new path of financial and personal growth based on insights from the world's spiritual and wisdom traditions. Features eight financial archetypes to help readers understand their own financial habits, and exercises to transform one's financial life from the inside out.

Malphurs, Aubrey and Stroope, Steve, Money Matters in Church. 2007. Baker Books. ISBN: 10: 0-8010-6627-1.

This is a practical guide for congregation leaders with tips for strategic budgeting, stewardship and special campaign organization, effective income projections, expense tracking, and auditing processes. Draws upon biblical theology and current practices.

O'Hurley-Pitts, Michael. The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising. Toronto, ON: St. Brigid Press, 2001.

Roehlkepartain, Naftali, and Musegades, Growing Up Generous: Engaging Youth in Giving and Serving, ISBN: 1-56699-238-9, available through Alban Bookstore.

Robertson, C. K.. Transforming Stewardship. The Episcopal Church of the 21st Century. Church Publishing, NY. 2009. ISBN #970-0-89869-607-3.

Ryan, M.J., The Giving Heart, 2000, Conari Press, ISBN # 1-57324-521-6

Ryan, M.J., The Grateful Heart, 1994, Conari Press, ISBN #0-943233-84-4.

Sweetser, Terry & Milnor, Susan, The Abundance of Our Faith, UUA, 2006

Thayer, Robert, Offerings: Remarks on Passing the Plate, 2004, Skinner House, ISBN# 1-55896-474-6, available via UUA Bookstore.

Twist, Lynne, The Soul of Money, W.W. Norton. NY. 2003. ISBN: 978-0-393-32950-6.

This book uses the personal stories and practical advice of global activist, Lynne Twist, to demonstrate how to examine our attitudes toward money and how we earn it, spend it, save it and give it away. Strong message of transformation.

Wright, Lauren Tyler, Giving—the Sacred Art, Skylight Paths Publishing, Woodstock, VT. 2008. ISBN: 978-1-59473-224-9.

Practical tips and inspiring thoughts for living a life of abundance and spirit-filled generosity. Giving as worship; giving as stewardship; giving as charity; and giving as justice are the topics. NOTE: For the UU Study Guide for use with Giving—the sacred art, http://www.uua.org/documents/stew-dev/study_guide_giving.pdf

Zech, Charles E., Best Practices in Parish Stewardship, Our Sunday Visitor Publishing Division. 2008. ISBN: 978-1-59276-492-1.

Sources of Readings, Prayers, and Meditations for Worship

The Worship Web, UUA online resource, featuring Worship Resource for a Troubled Economy, <http://www.uua.org/worship/collections/troubledconomy/index.shtml>

Books on Giving and Generosity for Parents and Religious Educators

Bjorhovde, Patricia O., Editor, Creating Tomorrow's Philanthropists: Curriculum Development for Youth, New Directions for Philanthropic Fundraising, Number 36, Summer 2002, sponsored by The Center on Philanthropy at Indiana University and the Association of Fundraising Professionals (AFP), Jossey-Bass. ISBN: 0-7879-6435-2

Edelman, Marian Wright, The Measure of Our Success, 1992, Beacon Press, Boston. Harper Collins (paperback). ISBN # 0-06-097546-6.

A mother's message to her sons and other people's children in the form of twenty-five lessons for life as moral, caring individuals. This is also good reading for teen youth and young adults.

Heiss, Renee, Helping Kids Help, 2007, Zephyr Press, www.zephyrpress.com, ISBN # 978-1-56976-211-0

This book provides adult mentors with ideas for helping children and youth organize successful charitable projects, to evaluate which charities to support, team-building, and real stories.

Price, Susan Crites, The Giving Family: Raising Our Children to Help Others, 2005, Council on Foundations. ISBN # 0-913892-99-8.

This book offers dozens of simple family activities to engage children of any age in learning the value of giving their time, talents, money to people and causes that matter.

Roehlkepartain, Eugene C., Naftali, Elanah Dalyah, and Musegades, Laura, Growing Up Generous: Engaging Youth in Giving and Serving, 2000, Alban Institute, ISBN # 1-56699-238-9.

This book provides the principles and practices to help youth develop generosity and service to others as ways of life.

Weisman, Carol, Raising Charitable Children, 2006, F. E. Robbins & Sons Press. ISBN #0-9767972-0-8

An easy-to-read practical guide for parents seeking to introduce their children to charitable giving and volunteering.

Books on Giving and Generosity for Children, Youth, and All Ages

UU Curriculum Resources with Stewardship Themes :

The Joy of Giving, by Fia Scheyer and Ruth Lewellen-Dix. 2000. UUA. Available online as a pdf download <http://www.uua.org/documents/scheyerfia/stewardshipjoygiving.pdf> . For single document in Word, contact Laurel Amabile, Lamabile@uua.org .

Wonderful Welcome, Tapestry of Faith curriculum, by Aisha Hauser and Susan Lawrence, 2008. <http://www.uua.org/religiouseducation/curricula/tapestryfaith/wonderfulwelcome/wonderfulwelcome-program-psv.doc>

Brumbeau, Jeff and de Marken, Gail, The Quiltmaker's Gift, 2000, Orchard Books (Scholastic, Inc), ISBN #0-439-30910-7.

This beautifully illustrated picture book tells the story of a generous quilt-maker who finally agrees to make a quilt for a greedy king, but only under certain conditions. In the end, she causes the king to undergo a change of heart.

Cooney, Barbara, Miss Rumphius, Puffin Books ISBN: 0140505393

The story of Miss Alice Rumphius—known as the “Lupine Lady”-- who grew up hearing the stories of her beloved grandfather and decided upon three things she wanted to do: to see faraway places, to return and live by the sea, and to make the world more beautiful.

DiSalvo-Ryan, DyAnne, City Green, 1994, Scholastic Books. ISBN # 0-590-62218-8.

Set in an urban setting with multicultural illustrations, this is a story of a girl who sets about transforming a vacant lot into a community garden, inspiring her neighbors to take part in its creation and upkeep.

DiSalvo-Ryan, DyAnne, Uncle Willie and the Soup Kitchen, 1991, William Morrow & Co. Inc. ISBN # 9-780688-091651.

A boy spends the day with his uncle in the soup kitchen, preparing and serving food for the hungry in his local area.

Flikkema, Elizabeth, Make the World a Better Place: My Sharing Time, Talent and Treasure Activity Book, 2005, Learning to Give Press, Muskegon, MI. ISBN # 0-9774155-0-3.

The central character to this activity book is an ant, nicknamed Ant Phil. Ant Phil teaches young people about philanthropy through engaging activities, language, and stories.

Forsyth-Vail, Gail, Stories in Faith, 2007, UUA, Boston. ISBN # 1-55896-528-9.

Wisdom tales drawn from many cultures and traditions are presented in a framework of the seven principles of Unitarian Universalism and its six sources of faith. It is designed as a resource for parents, religious educators, ministers and seekers, and offers ways to use the stories in multigenerational settings.

Hughes, Shirley, Giving, 1993, Candlewick Press, Cambridge, MA. ISBN #1-56402-129-7.

This story book is for young children, featuring behaviors of giving and sharing among family, friends, and in community.

Hutchins, Pat, The Doorbell Rang, 1986, Mulberry Books, NY, ISBN 978-0-688-09234-4.

Ma has made a dozen delicious cookies. It should be plenty for her two children. But then the doorbell rings---and rings and rings and rings. Great message about generosity and sharing for young children.

McPhail, David, Mole Music, Henry Holt and Co. ISBN: 0805067663

A little mole living underground decides to learn to play violin. As he does so the mole's music is heard above ground and without his knowing, influences and transforms those above who hear it.

Moore, Mary Ann, Hide & Seek with God, 1994, Skinner House Books, Boston. ISBN# 1-55896-277-8.

God comes alive in a variety of multicultural, non-sexist forms—as transcendent mystery, the mother and father of life, peace and silence, light and darkness, and more. This book offers stories for young and old that speak to God as a source of abundance and life's blessings.

Muth, Jon, Stone Soup, 2003, Scholastic Books, New York, ISBN# 0-439-33909-X

A story for all ages with lovely Asian watercolor illustrations, the author retells this familiar old trickster tale, combining his love for Zen Buddhism and Eastern culture in celebrating the power of generosity.

Pfister, Marcus, The Rainbow Fish, 1992, North-South Books, NY. ISBN #1-55858-009-3

The story of a beautiful fish that learns to make friends by sharing his most prized possessions—his shimmering scales.

Pinkwater, Daniel Manus, The Doodle Flute, 1991, MacMillan Publishing, ISBN# 0027746356.

A story of two boys--one with the only doodle flute around and one who wants to have one—come to an agreement on how to best share this special item.

Polacco, Patricia, Chicken Sunday, 1992, Penguin Putnam Books for Young Readers, New York. ISBN# 0-698-11615-1.

Based on the author's childhood experience, this moving story promotes an appreciation of diversity and generosity.

Rogers, Fred, The Giving Box, 2000, Running Press Book Publishers. ISBN # 0-7624-0825-1.

Beginning with a message to parents, this book contains folktales and fables that illustrate giving and generosity. In addition, there are activities for families, including the practice of the "Giving Box."

Ryan, DyAnne DiSalvo, City Green, HarperCollins. ISBN: 068812786X

A young girl sees a vacant lot in her community and sets about the process of transforming the lot into a community park for all to enjoy.

Sabin, Ellen, The Giving Book: Open the Door to a Lifetime of Giving, 2004. Watering Can Press. ISBN # 0-9759868-0-5.

Written as a workbook for children in the primary grades, provides a fun way to learn about generosity, to identify the causes they care about, and to discover ways to give and to keep a record of their giving. NOTE: This books may not be perceived as inclusive to all socio-economic groups and may require balancing messages about "helping others" to be inclusive of diverse educational, family, income backgrounds.

Sage , James, The Little Band, Scholastic. ISBN: 0590462369

A little band that parades through town, making positive changes along the way.

Sandman, Rochel, As Big as an Egg: Story About Giving, 1995. Hachai Publishing. ISBN: 978-0-922613-77-9

Bubbe Hinda stands near the bread-line collecting food for the sick during WWII. She never knew about her mitzvah helper, Chaim, who learned in mysterious ways the importance of giving to others, as Bubbe Hinda's example showed.

Shea, Pegi Deitz, The Carpet Boy's Gift, 2003, Tilbury House, Gardiner, ME. ISBN: 13978-0-88448-249-9

Yearning for freedom and schooling for himself and the other children who toil in a carpet factory in Pakistan to repay loans from the factory owner to their parents, Nadeem is inspired by a former carpet boy named Iqbal to lead the way.

Schwartz, David M., If You Made A Million, 1989, Mulberry Books. ISBN #0-688-13634-6.

This book describes the various forms money can take—coins, paper, personal checks—and how it can be used to make purchases, pay off loans, or build interest in the bank.

Stafford, Anika, Aisha's Moonlit Walk, 2005, Skinner House Books, Boston, MA. ISBN# 1-55896-485-1

This book features eight stories and seasonal celebrations of the pagan year. This book lends itself to stewardship of the earth and giving/receiving/gratitude.

Steptoe, John, Mufaro's Beautiful Daughters. Amistad. ISBN: 0688040454

A story set in Africa about Mufaro and his two beautiful daughters—one selfish and mean and the other kind and generous.

Williams, Betsy Hill, Editor, UU and Me Collected Stories, 2003, UUA, Skinner House Books, Boston, MA ISBN: 1-55896-455-X

This book is a collection of 26 stories featured in the uu&me! magazine series provide a rich source of stories that promote generosity, service, and caring for our earth and its creatures.

Williamson, Nancy S., 52 Ways to Teach Stewardship, 1999, Rainbow Books, San Diego, CA. ISBN #1-885358-16-4.

This activity book is designed for ages 4-12 and teaches the concepts of Biblical Stewardship through a series of 52 activities. The authors grant permission to copy the activity pages for classroom use.

Zeiler, Frederika, A Kid's Guide to Giving, 2006, published by innovativeKids. ISBN # 978-1-58476-489-2.

Written and published by the time she was twenty years old, Zeiler researched and listed a variety of worthy organizations under the categories of people, animals, and the environment. This book includes inspirational stories about young people and their expressions of generosity.

Activities and Practices that Foster Generosity in Children and Youth

- Worship experiences with opportunities for children and youth to contribute in the offertory, to assume leadership roles in the service, tell their stories, play music, and share their joys and concerns.
- Opportunities to volunteer in meaningful ways in congregational service activities and intergenerational events.
- Create leadership roles and training experiences for children and youth to contribute their skills and talents.
- Take the time to educate children and youth in the rights and responsibilities of membership, including ways that they can appropriately contribute financially as well as in service to the congregation and wider association.
- Give children and youth a voice in the budgetary and financial decisions that concern them. This may include decisions around contributing part of the offering to a social justice cause, fund-raising opportunities, youth group budget line.
- Tell the stories of the ways Unitarian Universalism and the congregation has made a difference in your life and in the wider world. Model generosity of spirit and giving.

- Worship or program leaders has a stack of crisp new dollar bills, one per child. Engage the children in conversation about different ways we get money (earn it, save it, receive it as a gift), and the things we do with it. Then play a game: give the children a chance to earn a dollar by playing. With two volunteers, hold one dollar up vertically and let it drop toward one's outstretched finger & thumb. You need fast reflexes to catch it! If you catch it, you keep it! After a couple of practice demonstrations, pass out the dollars bills for the children to try in pairs. After everyone has a chance to play, there is a new round. Give each child a dollar and invite them to think about what they would do with their dollar. Would they spend it, save it, or give it away? Follow up with the children in a couple of weeks to ask them what they chose to do with the dollar they were given.
- The Unitarian Fellowship of Houston kicks off their campaign with a green luncheon, and the children make a dish to contribute. Green fruit salads (grapes, honeydew, kiwi, granny smith apples with a lime-thyme dressing) and guacamole deviled eggs have been especially appreciated. The elementary-aged children take the offering as ushers (yes, in "big church") every Sunday.
- Morristown, NJ puts together little envelopes with a colored label with the word's "Children's Offering." The children are given the envelopes when they enter the sanctuary and they put money into the collection basket every Sunday. The Treasurer keeps track and sends the DRE weekly reports about how much money the children have given. There is a growing sense of ownership among the children in contributing to their Fellowship. At one time our children left before the offertory, but now they participate by giving. It's such a good thing.

Sample Order of Service on a Stewardship Theme

Shared by Patti Withers, Director of Religious Education,
Henry David Thoreau UU Church, Houston, Texas

ORDER OF SERVICE

To help us maintain a more respectful and worshipful space, kindly silence all electronic equipment. Families with infants and small children are encouraged to use the Quiet Room at the back of the sanctuary (if needed) or to take advantage of the childcare offered in the RE wing. Thanks for your cooperation.

Chime and Prelude: "The Garden Song" David Mallett

Welcome and Announcements

Lighting the Chalice

Processional

*All Sing Hymn: #361 "Enter, Rejoice and Come In"

*Unison Affirmation

CHILDREN AND YOUTH: We believe in love.

ADULTS: Love is the doctrine of this faith.

CHILDREN AND YOUTH: We believe in truth.

ADULTS: The quest for truth is its sacrament.

CHILDREN AND YOUTH: We believe in helping others.

ADULTS: And service is its prayer.

CHILDREN AND YOUTH: We believe in peace.

ADULTS: To dwell together in peace.

CHILDREN AND YOUTH: We believe in freedom to learn.

ADULTS: To seek knowledge in freedom.

CHILDREN AND YOUTH: We believe in the sacredness of life.

ADULTS: To serve humankind in fellowship.

ALL: - This we promise to do together.

Thus do we covenant with one another.

Candles of Joy and Concern

Outreach Offering for East Fort Bend Human Needs Ministry

All Sing: From you I receive, to you I give,
Together we share, and from this we live.
(Sing twice)

Story for All Ages

Patti Withers

"Alexander, Who Used to be Rich Last Sunday" by Judith Viorst (The children remain in the sanctuary for the service)

Words of Dedication for the Stewardship Offering:

To the work of building a community of love, truth, justice and service within
and beyond these walls, we dedicate ourselves and these gifts.

Offertory: "Lean on Me"

Bill Withers

The Special Collection today benefits the Thoreau Scholarship Fund

Meditation

"A Lifelong Sharing" (#562)

Mother Teresa

Silent Meditation

Anthem "Rainbow Connection"

Reflection "The Seeds We Sow"

Betty Johnson

Stewardship at Thoreau: Time, Treasure and Talent Past Stewards - Thoreau leaders, past and present Current Stewards - A survey of Thoreau members by the Youth class Future Stewards - Upper and Lower Elementary classes

*All Sing Hymn: #118 "This Little Light of Mine"

*Extinguishing the Chalice

*Postlude: "Thoreau Canon" adapted from Pachebel by M. Crouch

*Please rise in body or spirit

The Enormous Turnip Skit (adapted from Alexei Tolstoy)
Shared by Joyce Duncan, Towson UU Church, Lutherville, Maryland

Characters:

Gardener

Joe

Jane

Rex (dog)

Fluffy (cat)

Mousie

Props: child's wagon, costumes or masks to indicate animals

Notes: choir comes in with each chorus of "they pulled and they pulled," with increasing amounts on harmony

Narrator: Once upon a time, a gardener planted a little turnip....

Gardener: Grow little turnip, grow sweet! Grow, grow little turnip, grow strong! (*mimes planting, then waits and mimes pulling as narrator reads*)

Narrator: And the turnip grew up sweet and strong. Days past, weeks past, and months past! The gardener checked the turnip one day and it was enormous! Then one day, the gardener wanted to harvest the turnip. He tried to pull the turnip up. **Sings:** He pulled and pulled, but he couldn't pull it up.

So the gardener called for his friend:

Gardener: (insert name of TUUCer) Oh, Jo-oe! Can you help me here?

Gardener: Now! (*they both pull*)

Narrator: So Joe helped the gardener pull.

Gardener and Joe: They pulled and they pulled, but they could not pull it up! (*sung once by characters in story; sing second time pointing at congregation so all join in*)

Narrator: So Joe called his friend Jane.

Joe: Oh, Ja-ane! Can you help us here?

Gardener: Try now! (*three pull*)

Narrator: So Jane pulled Joe, and Joe pulled the gardener. (*point to congregation*)

All: They pulled and they pulled, but they could not pull it up!

Narrator: So Jane called her dog.

Jane: Oh, Re-ex! Can you help us here?

Gardener: Let's try now! (*four pull*)

Narrator: So Rex pulled on Jane, Jane pulled on Joe, and Joe pulled on the gardener! (*point to congregation*)

All: They pulled and they pulled, but they could not pull it up!

Narrator: So Rex called the cat.

Rex: Woof, wo-of! Woof woof woof woof woof? (to tune of Oh, Flu-uffy! Can you help us here?)

Gardener: Let's try together now! (*five pull*)

Narrator: So Fluffy pulled on Rex, Rex pulled on Jane, Jane pulled on Joe, and Joe pulled on the gardener! (*point to congregation*)

All: They pulled and they pulled, but they could not pull it up!

Narrator: So Fluffy called a mouse!

Fluffy: Meow, Me-eow! Mew mew mew mew mew? (to tune of Oh, Mousie, can you help us here?)

Gardener: Let's try (turns to audience and points at narrator holding sign saying):

All: All together now! (*they all pull and tumble over as they mime pulling out the enormous turnip. Gardener carefully takes invisible turnip and places it on a child's wagon, where mouse pulls it off stage with all characters following.*)

Unitarian Universalist Giving Opportunities for All Ages

- Giving and Generosity section of the UUA website: <http://www.uua.org/giving/index.shtml> , for a variety of planned and Legacy giving programs, congregational, and individual giving opportunities.
- Association Sunday—annual congregational giving opportunity to fund special areas of UUA growth: <http://www.uua.org/giving/associationsunday/index.shtml>
- Friends of the UUA individual giving: <http://www.uua.org/giving/friendsuua/index.shtml>
- The Gulf Coast Relief Fund: <http://www.uua.org/news/gulfcoast/21415.shtml> , to help fund the ongoing work of hurricane recovery and rebuilding efforts in the U.S. gulf coast.
- UU Partner Church Council: <http://www.uupcc.org/>, supporting Unitarian Universalists around the world. Congregations may contribute funding to support partner churches in Khasi Hills, India, the Philippines, and Transylvania.
- Natalie Gulbrandsen Ministerial Scholarship Fund <http://www.uua.org/giving/awardsscholarships/89676.shtml>
- The Living Tradition Fund: <http://www.uua.org/giving/donatenow/22692.shtml> , which provides scholarships and financial assistance to ministers and seminarians.
- Church of the Larger Fellowship: <http://clf.uua.org/>, our online congregation, linking UUs around the world through publications, audio, and religious education programs. To contribute to CLF: <http://clf.uua.org/giving/>
- LREDA Endowment Fund: <http://www.lreda.org/content/lreda-giving-opportunities>
- UU Service Committee: <http://www.uusc.org/>, this is the organization that sponsors the “Guest at Your Table” program of individual giving. The UU Service Committee has a number of other service projects to support.
- The Sienna Project: Building Schools in Guatemala. This non-profit organization is a living memorial to Sienna Lavanhar. The Sienna Project is connected to the Religious Education Program of the Unitarian Society of Ridgewood, New Jersey. For more information: www.siennaproject.com , or email: siennaproject@verizon.net
- District Chalice Lighters—Check the UUA website to find the district your congregation is part of to sign up as one of their Chalice Lighters. These are smaller donations made three or four times a year in support of congregations in your district.

Appendix #8

Unitarian Universalist Association By-Laws

A. UUA By-laws excerpts about Principles and Purposes

Section C-2.1. Principles

We, the member congregations of the Unitarian Universalist Association, covenant to affirm and promote

- The inherent worth and dignity of every person;
- Justice, equity and compassion in human relations;
- Acceptance of one another and encouragement to spiritual growth in our congregations;
- A free and responsible search for truth and meaning;
- The right of conscience and the use of the democratic process within our congregations and in society at large;
- The goal of world community with peace, liberty and justice for all;
- Respect for the interdependent web of all existence of which we are a part.

The living tradition which we share draws from many sources:

- Direct experience of that transcending mystery and wonder, affirmed in all cultures, which moves us to a renewal of the spirit and an openness to the forces which create and uphold life;
- Words and deeds of prophetic women and men which challenge us to confront powers and structures of evil with justice, compassion and the transforming power of love;
- Wisdom from the world's religions which inspires us in our ethical and spiritual life;
- Jewish and Christian teachings which call us to respond to God's love and by loving our neighbors as ourselves;
- Humanist teachings which counsel us to heed the guidance of reason and the results of science, and warn us against idolatries of the mind and spirit;
- Spiritual teachings of Earth-centered traditions which celebrate the sacred circle of life and instruct us to live in harmony with the rhythms of nature.

Grateful for the religious pluralism which enriches and ennobles our faith, we are inspired to deepen our understanding and expand our vision. As free congregations we enter into this covenant, promising to one another our mutual trust and support.

Appendix #10

UUA MEMBERSHIP REQUIREMENTS (www.uua.org)

B. UUA By-laws excerpts about congregational membership

Section C-3.1. Member Congregations

The Unitarian Universalist Association is a voluntary association of autonomous, self-governing local churches and fellowships, referred to herein as member congregations, which have freely chosen to pursue common goals together.

Section C-3.2. Congregational Polity

Nothing in these Bylaws shall be construed as infringing upon the congregational polity or internal self-government of member congregations, including the exclusive right of each such congregation to call and ordain its own minister or ministers, and to control its own property and funds. Any action by a member congregation called for by these Bylaws shall be deemed to have been taken if certified by an authorized officer of the congregation as having been duly and regularly taken in accordance with its own procedures and the laws which govern it.

Section C-3.3. Admission to Membership

A church or fellowship may become a member congregation upon acceptance by the Board of Trustees of the Association of its written application for membership in which it subscribes to the principles of and pledges to support the Association. The Board of Trustees shall adopt rules to carry out the intent of this Section.

Section C-3.5. Certification of Membership

A member congregation shall be recognized as certified during the fiscal year of the Association in which it becomes a member and during each subsequent fiscal year in which it established that during the immediately preceding fiscal year it:

- a. conducted regular religious services;
- b. held at least one business meeting of its members, elected its own officers and maintained adequate records of membership; and
- c. made a financial contribution to the Association.

Member congregations must furnish the Association with a report of their activities showing compliance with subsection (a) and (b) above.

Compliance with subsection (c) above shall be determined by appropriate financial records of the Association. A member congregation shall also be considered to be certified for that part of any particular current fiscal year which precedes the deadline established by the

Board of Trustees for submitting proof of compliance with subsection (a) and (b) above if during the next preceding fiscal year such a congregation made a financial contribution to the Association and filed the report required by this section during that year.

A member congregation which has not been certified for three consecutive fiscal years shall be deemed inactive and placed in an “inactive congregation” category.

The Board of Trustees shall make rules to carry out the intent of this section and shall determine which member congregation meets the requirements set forth herein for any fiscal year of the Association.

Section C-3.6. Termination of Membership

A church of fellowship upon written notification to the Association may withdraw from the Association at any time. The Board of Trustees may terminate the membership of any congregation that, pursuant to the provisions of Section C-3.5, has been placed in an “inactive congregation” category maintained by the Association but shall do so only after consultation with:

- a. the local congregation in question, whenever possible;
- b. the President of the district in which the congregation is located or such other authorized official as the district designates in writing to the Association; and
- c. the trustee representing the district in which the congregation is located.

Section C-3.7. Associate Member Qualification.

The Board of Trustees may admit to associate membership in the Association any major organization whose membership or constituency consists of individuals located throughout the Association and whose purposes and programs it finds to be auxiliary to and supportive of the principles of the Association and which pledges itself to support the Association. The Board of Trustees may terminate such associate membership upon a finding that the organization no longer meets the foregoing qualifications.

The Board of Trustees may adopt rules governing the requirements for admission to and retention of associate membership. An associate member organization shall be recognized as certified during the fiscal year in which it becomes a member, and during each subsequent fiscal year if it has made a financial contribution to the Association during the immediately preceding fiscal year. The Association shall neither exercise control over nor assume responsibility for the programs, activities or finances of any associate member.

Section C-3.10. Members of Member Congregations

For the purposes of these Bylaws, a member of a member congregation is any individual who pursuant to its procedures has full or partial voting rights at business meetings of the congregation and who is certified as such by an authorized officer of the congregation.

C. UUA By-laws excerpts on Incorporation

Rule 3.3.2. Procedure for Admission.

A church of fellowship may become a member of the Association upon approval by the Board of Trustees of the Association of a written application for membership.

The application shall include:

- a. a statement that the applicant subscribes to the principles of the Association and pledges itself to support the Association;
- b. a copy of the articles of incorporation or other organizing documents and the bylaws of the applicant;
- c. the names and addresses of the charter members sufficient in number to satisfy the minimum membership requirements; and
- d. an initial payment in an amount of no less than the Fair Share contribution to the Association's Annual Program Fund, pro-rated for the portion of the Association's fiscal year remaining as of the date of application.

Rule 3.3.3. Membership Requirements for Admission.

A new congregation, to be recognized as a member of the Association, must have thirty (30) of its adult members be members solely of the new congregation.

D. Tax Exemption status

1. Federal Income Tax
2. Federal Tax Identification Number
3. State Income
4. State Income Tax Exemption (hotel room use tax?)
5. State Sales Tax Exemption
6. Property taxes
7. Federal Excise taxes
8. Tax Filings