

Redeemer GIVES

Frequently Asked Questions

Why are we focusing on the “freely generous” value and not the others?

While we want to emphasize each of our values, our leadership has seen that there are already direct correlations between our ministries, culture, teaching, and growth, and the values of being *biblically faithful, radically hospitable, thoughtfully Anglican, ethnically diverse, and intentionally intergenerational*. Where we see the most need for growth (although we can always grow more in each of these areas) is in the area of being *freely generous*. We do have many generous families/individuals, but our average giving level is 2.5%. What is God calling us to do as we grow in this area?

I’m not currently tithing, but I can’t start doing 10% right away. What should I do?

We understand that change and growth does not happen overnight, and there is much grace when it comes to our growth in spiritual maturity. We simply ask that you begin by taking a step—begin building it into your budget, begin making generosity a habit, start growing. We would love to provide additional assistance if needed, so please let us know if you would like extra financial stewardship resources (a financial planner, a budgeting coach, a class on biblical stewardship, etc.)!

I can’t grow in tithing and give to the Generosity Campaign at the same time—what is more important?

Sacrificial giving, or “offerings” are not biblically commanded of us like tithing is, so our main priority lies with tithing rather than the capital improvements. The ongoing sustainability of the church and the work that it does in Greensboro and beyond is dependent on tithes, and true growth in generosity is dependent on habits and rhythms that are deeper than one-time or short-term gifts. A great example is that if our entire congregation was truly tithing (giving 10% of their income), we most likely would not need the Generosity Campaign as we would be able to pay for all of those things out of our normal operating budget.

Wait, we don’t pay for a full-time rector?

Not yet! Beginning with Bp. Alan Hawkins and continuing with our Very Rev. Dan Alger, our rectors (senior pastors) have been bi-vocational in that they have had other

roles in our Anglican province (the Anglican Church in North America, or the ACNA) that pay their salaries while they also lead our church. This should not continue to be the case, and as we move towards sustainability we need our operating budget to grow in order to provide for our amazing leaders.

Why does the church have such a large mortgage?

When our membership first voted to buy property at 5572 Garden Village Way, we entered a contract to purchase the full 9 acres in two phases. We had a very successful campaign for phase one, and we began a campaign for phase 2 a year before we were contractually obligated to complete this property purchase. Our first pledge Sunday was on March 8, 2020, and we all know what happened after that! We took the few pledges that were received, and followed through with the closing a year later, taking on a large mortgage in lieu of pushing a capital campaign during the COVID-19 pandemic.

Why do we need to pay our mortgage early?

Besides the amount of operating funds that would be freed up for ministry and mission if we no longer had a mortgage, it is important to understand that commercial mortgages are not like residential ones. Interest rates are much higher (right now, an average one would be 12% interest), and the type of mortgage we were initially approved for was a “balloon note.” This means that our entire loan is due in April of 2026 if we do not refinance. If we chose instead to refinance to a 30-year commercial mortgage, it would cost us an additional \$3 million in interest to finance a \$1.3 million loan. None of those things would be considered wise stewardship if we have the means and ability to simply pay it off early.

If we pay off this mortgage, does the church have any other debt?

No! If this mortgage is paid off, we will be entirely debt-free as a church. Our Vestry and senior leadership do not take debt lightly, and our visions and goals do not involve our church consistently holding debt. We have faith in the Lord’s provision, but we, too, want to practice wise and biblical stewardship with all that the church is given.

Why does the farm need so much more capital?

Our farm director, the Rev. Dcn. Steven Hebbard, has worked hard on a 5-year strategic plan that will help the farm grow—both in mission and in production. Our church cannot cover all of the farm expenses out of our operating budget, so they have well thought-out plans for increasing their own financial sustainability. They

need some infrastructure work (gravel removal, repair of hoop house covers, etc.) in order to jump-start these plans, so we want to provide that!

What is an engineering survey, and why do we need it?

For over a year, our Master Vision Plan Team (led by one of our members, Doug West) researched, planned, and thought through how we could best develop our property over the coming decade (and more). They have completed their leg of the journey, and an engineering site survey is required to determine more specifically what can be built where, how much space we need for certain things, what is needed to meet code, and much more. This large, in-depth project must be done before any future planning, building, conversations, or ideas can be had. Large-scale project planning can take many years, so we need to keep the ball rolling!

If I'm already serving, am I being asked as a part of this Generosity Commitment to serve more?

Not necessarily! Committing to being generous with our time will look different for each of us depending on our schedules, our giftings, and where/how much we're currently serving! If you're already serving on a team/s, you can continue to commit to serving there. If you aren't serving yet, this is an opportunity for you to join in! Whether you have already been serving or this is your first step, we want to take this opportunity together to see our time as a resource that the Lord has both blessed and called to be generous with. We are truly so thankful for the ways in which you're answering this call by giving of your time to serve the Lord and his people here at Redeemer!

How should I understand the difference between serving during Sunday service(s) and serving in different ways at Redeemer throughout the week? Is there a specific expectation?

It does take a lot of manpower to run all of the amazing ministry that happens each day at (and flowing out of) Redeemer! As an expectation of membership, we do ask our members to commit to serving as part of one of our teams one Sunday a month, and we love when those who aren't yet members join in as well! Beyond Sunday services, we don't have a specific expectation, but we encourage our members and regular attenders to see serving opportunities throughout the week with our youth, college, Greensboro Fellows, and other ministry areas as part of living out what we pray in our post communion prayer every week: "doing the work our Father has given us to do, loving and serving as faithful witnesses of Christ our Lord!"

If you have any additional questions about Redeemer Gives, or about any of our church finances, you can contact our Executive Director, Jessie Meriwether (jessie@redeemergso.org). We strive for transparency in all that we do, and we want you to feel confident in how your church stewards its finances.