

# spark church

## HOW GIVING WORKS AT SPARK

February, 2015

Dear Spark,

We have recently signed on with Faith Street as our giving management platform. I would like to take this opportunity to share with you how giving works at Spark, and why we have made this transition. I hope the following is both informative and inspiring.

### TRANSPARENCY

We all understand that money is a delicate subject. Many of us have strong philosophical opinions. Most of us have experienced fiduciary mismanagement. Some of us have even been affected by financial behaviors that were unethical, irresponsible, or even abusive. One of the most critical ethics to ensure organizational health and integrity is to practice transparency. This letter is in accordance with that value. We believe that by giving our congregation a full understanding of how finances work, we are not only empowering our members to be well-informed givers, we also increase the faith and trust that givers have with Spark. In addition, we hope that our discussion will inspire our entire community towards healthy attitudes and behaviors regarding money in the church.

### GIVING IS WORSHIP

While much could be said regarding a financial theology or philosophy, simply put, we believe money is spiritual and that giving is an act of worship. It is our corporate way of advancing God's Kingdom, here on earth, and it is each individual's way of honoring God in the blessings and provisions we have all received.

For Spark, we strive to reflect our core values in and through how we spend, how we ask for support, and how we allocate our resources. As part of our budget, Spark financially supports several organizations through our "Spark Gives" commitments. It is our way of exemplifying that very same generosity of spirit, and Kingdom minded heart and attitude. Communication regarding our partnership ministries is public, and online at [www.sparkchurch.net/spark-gives](http://www.sparkchurch.net/spark-gives).

With all of that said, let us get to the "nuts and bolts" of how giving works at Spark.

### UNDERSTANDING ONLINE TRANSACTIONS

While credit card and online transactions are convenient, virtually all financial exchanges incur fees. The following table is an explanation of those costs between our two current vendors:

	<b>PayPal</b> Credit Card	<b>faithstreet</b> Credit Card	<b>faithstreet</b> Bank Transfer
Cost per transaction	2.3% + \$.30	3.5% + \$.30	1.5% + \$.30
If you give \$100, Spark receives:	\$97.40	\$96.20	\$98.20

po box 1481 | Palo Alto, CA  
sparkchurch.net

If you give \$100 and opt to pay for the fees, Spark receives:	n/a	\$100	\$100
--	-----	-------	-------

**PAYPAL VS. FAITHSTREET BENEFITS**

Though we have been thankful for PayPal’s services, we see several benefits of Faith Street’s platform over PayPal:

<i>PayPal</i>	<i>faithstreet</i>
n/a	Allows giver to pay for the fees.
n/a	Provides a “Spark branded” online form.
n/a	“Text to give” feature from your mobile phone.
n/a	Automatic transfers to our bank account.
n/a	Weekly reporting for budgeting purposes.
n/a	Automatically generates end of year statements for all givers.
n/a	Provides a complementary church directory service.
n/a	Company is a faith-based ministry.
Quick Books Integration	(coming)
“Shopping Cart” feature	n/a

**WHAT DOES SPARK PREFER?**

Because of the administrative benefits of Faith Street’s platform, it would greatly benefit Spark if all donations were given through that avenue. We don’t mind paying for services that allow Spark staff to focus on the people and ministry of the church. And because Faith Street is itself a ministry, the fees that we would be paying support the work of other churches. In addition, we believe that Faith Street’s avenue of giving is more secure than check or cash eliminating avenues of potential loss or fraud.

Spark can still receive donations through cash, checks, or stocks, however, it is our hope that the majority, of donations will be received through Faith Street’s platform.

**THANK YOU**

We cannot thank you enough for partnering with us in this ministry. How, and to whom you give is a matter between you and the Lord, and we honor your act of worship. We hope this letter simply assists in causing all of us to become fully informed givers.

If you have any questions, please do not hesitate to contact me, Kevin, or our CPA, Jason Vann (vannjason@yahoo.com).

In Christ’s Love & Service,  
Pastor Kevin Neuner