

## 2025 Stewardship Season FAQ

### **What is the Ministry & Mission Operating Fund (M&M)?**

The Ministry & Mission Operating Fund (M&M) is the financial backbone of our church. At our June Congregational Meeting each year, we vote on the budget for the M&M Fund. The budget includes what we expect to receive in income through donations and building use fees as well as what we expect to spend in different areas. M&M covers all our day-to-day expenses, including salary and wages for our clergy and staff, facility expenses like utilities and regularly scheduled building maintenance, contributions to the Oregon Synod and other ministry partners, office supplies, and money to support our many different program areas.

### **Were our mortgage payments coming out of the M&M Fund?**

No. The Mortgage Fund is separate from the M&M Operating Budget. Contributions to the mortgage have always gone into this separate fund, and payments on the mortgage have always been made out of the Mortgage Fund. This means that paying off the mortgage does not impact M&M Operating Fund expenses. M&M has all the same costs to cover that it has always had.

### **Now that we have paid off the mortgage, will there be funds available that were being spent on mortgage payments that can now be used to support M&M?**

This completely depends on what donors to the mortgage choose to do now that the Mortgage Fund is no longer in need of donations. Congregation members who had been giving regularly to the mortgage now have the opportunity to choose how to direct those funds moving forward. If folks choose to direct those funds to M&M instead, then yes, we will have a much-needed increase in funding to M&M! This would greatly assist us in reaching our stewardship goal.

### **Why is St. Andrew having a stewardship season, and why the focus on M&M?**

Stewardship seasons are an important part of a healthy church. It gives the congregation an opportunity to reflect on our giving and look forward to future ministry opportunities. St. Andrew has not had a stewardship campaign for M&M since before the COVID pandemic. With a transition in pastoral leadership and now that we have paid off the mortgage, the start of 2025 is an appropriate time to renew a practice of having annual stewardship seasons for M&M.

### **Why do we need an increase in giving to M&M in 2025?**

Great question! Increased funds are needed for:

- Supporting a New Minister of Music

- Sustaining Vital Ministries
- Saving for the ELCA National Youth Gathering

See the [Stewardship Season brochure](#) that is available in person at church and will be mailed to members this month.

### **What are intent cards, and why is St. Andrew asking people to submit them?**

Formerly called pledge cards, intent cards are an opportunity for you to share what you expect to donate to the M&M Fund in 2025. As we plan our budget, it is VERY helpful to have an idea of how much we can expect to receive in donations. As we take on new initiatives like hiring a full-time Minister of Music, we want to be sure we will have the financial resources we need to support additional costs.

### **Why are we calling them intent cards instead of pledge cards?**

We have decided to use this new language that is being adopted by a number of churches across the country for a couple of reasons. First, we like the idea of setting intentions at the beginning of the year. Generosity is a spiritual practice, and growing in generosity is part of the spiritual journey. At the beginning of the year, we may set a number of intentions related to our spiritual life, such as an intention to set aside time for prayer each day, to take time to reflect on our star word for this year, etc. Reflection on how we steward our money and setting an intention for our generosity this year is also an important part of this intention-setting practice.

Secondly, we are using the language of intent cards because we want to highlight that we do not view your intent card as a promise you are making. We understand that things may change, and you may need to change your giving level at some point during the year. This is totally fine! Your intent card is simply a reflection of what you hope and plan to give this year at the time you submit it. We completely understand that this may need to change.

### **Have more questions?**

Please see the [Stewardship Season Brochure](#) or reach out to this year's Stewardship Team:

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Thank you for your prayerful consideration and participation in this year's Stewardship Season!