

BUSINESS MANAGER NEWS
Iowa District West Congregations' Mission Receipts



Month Ending November 2025	
Anticipated Amount	\$113,000
Actual Receipts	\$125,081
Year-to-Date Receipts	
Anticipated Amount	\$1,017,000
Actual Receipts	\$996,264
Over (under) anticipated amount	(\$20,736)
Use of Mission Receipts	
Remitted to Synod (40%)	\$406,800
Balance for District programs & ministries	\$589,464
Total Receipts	\$996,264
Mission Receipts Compared with Last Year	
Month ending November 2025	\$996,264
Month ending November 2024	\$983,228
Over (under) last year	\$ 13,036

Partners in the Gospel - Monthly Mission Moment

The year is almost over, but you still have time to make a year-end gift before December 31, 2025. Reminder: according to IRS regulations, it is the postmark that determines the date of a mailed-in gift, not the date written on the check. Donations charged to a credit card before the end of 2025 count for 2025, even if the credit card bill isn't paid until 2026.

If you have a specific ministry you want to support (District missionary partner, IOWAY, Joy in Ministry Financial Aid support, Kapfer Memorial Scholarship, Disaster relief/LERT fund, Youth Gathering, etc.) write on the check memo the ministry you want to support. [Click here](#) to donate online in IDW or support numerous Synod ministries at www.lcms.org/givenow.

Also, join me now in supporting the [Iowa Lutheran School Tuition Organization](#) (receive 75% Iowa tax credit).

Stewardship Spark - by Ron Chewning - www.StewardshipAdvisors.org - 248.644.6150

GOD GAVE US THE BEST GIFT POSSIBLE WHEN HE GAVE US HIS SON. HIS GIFT ENABLES OUR GIVING.

“For to us a Child is born, to us a Son is given; and the government shall be upon His shoulder, and His name shall be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace” (Isaiah 9:6).



Church & Clergy Finance/Treasurers Workshop

Plan now to attend the upcoming workshop on **January 10, 2026**, from 9 to 11:30 am. This program will be a great overview and offers an opportunity to get your questions answered regarding year-end church and tax finances. Pastors and any individuals within the church having financial responsibilities should participate. To avoid winter weather challenges, this will be held virtually. The guest speaker will be Mr. Bob Joy, CPA. He is very knowledgeable and has over 30 years of financial experience. Bob owns his own accounting business specializing in clergy taxes and is the accounting manager for a large church.

[Register online.](#)



Concordia Plan Services Update

It is now time to complete the Annual Compensation Reporting (ACR) online with Concordia Plans (instructions were emailed December 2 with “Access ACR online” in the subject line; and small ministries of 4 or few workers received a mailing). Providing accurate and updated compensation information is very important so that both the ministries’ billing for the Concordia Plans and workers’ benefits (retirement, disability, and death benefits) will be correctly calculated for 2026.

ACRs should be completed by January 31, 2026, for accurate reporting in the new year. Be sure to visit ConcordiaPlans.org/ACR or [webinar](#) for additional ACR information and resources.

Fiscal Year-End District Remittances

Final receipts for 2025 will be received and credited to congregations through January 25, 2026. The District’s fiscal period ends January 31, 2026. We ask that all receipts be mailed before the deadline to ensure they will be credited to the correct fiscal period. Thank you for your congregation’s mission and ministry support!

2026 Receipt Vouchers

New vouchers for District mission and ministry support will be mailed in mid-January for remittances beginning February 1, 2026. Receipts for non-budgetary agencies (for example, missionaries in the District, Camp Okoboji, Lutheran Family Service, Lutherans For Life) should be sent directly to the organization. Synod Convention invoices will also be included in the treasurer mailing.

Included in the mid-January treasurer receipt voucher mailing will be the [Synod Convention](#) assessment. The official communicant count will be retrieved from [The Lutheran Annual 2026](#) (2024 statistics). The Synod receives this information from the Congregation Statistics Report which is now emailed annually in January and is due about a month later. It is important to report this information accurately and promptly, so District has the correct numbers for convention assessments and other statistical reporting.

Congregation Mission Commitments

The 2026 Congregation Mission and Ministry Commitment forms have been sent to all 166 congregations. If your church has not yet responded, please do so by December 31. Your intention of support assists us in planning our budget. If you need another copy, print a copy online at www.idwlcms.org (under “Ministry Areas” click on “Stewardship,” “Annual Mailing,” and “Commitment Form”) or contact Emilie@IowaDistrictWest.org. Thank you for being a Partner in the Gospel!



Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver (Romans 9:7).

We Are Grateful for Your Ministry Partnership

The staff of the Iowa District West office, we are very grateful for your partnership in ministry throughout this year and over the many years. As you financially support our work at the district level, we support the ministries in our district, and we also support the work of the LCMS at the national level, as together we all share the love of Jesus in Iowa and beyond. We see God’s faithfulness at every turn and look forward to our continued partnerships throughout 2026!



Substantiation of Contributions

A donor cannot claim a tax deduction for any single contribution of \$250 or more unless the donor obtains a written acknowledgement. Churches should print contribution statements shortly after the first of the year. If you receive non-cash contributions, the value of the item/property donated should not be stated in the acknowledgement, only a description. For complete details, consult the Congregational Treasurer's Manual, chapter 10, section 10.500.

Year-end Resources

Need IRS tax assistance on the reporting requirements for forms 1099, 1096 as well as Forms W-2 and W-3? Call 866.455.7438 to speak to a Customer Service Representative who can assist you with questions concerning information and wage reporting. To order IRS forms and publications, visit the website at www.irs.gov/employerforms or call 800.829.3676 between 7 am and 7 pm; allow 15 days for delivery.

The LCMS "Taxes and Ministers," a 28-page document designed for ordained and commissioned ministers, is online at www.lcms.org/CTM (scroll down to "Additional Resources"). The [Congregational Treasurer Manual](#) also offers a wealth of information. The Manual will be updated early next year but still includes lots of helpful information. These are both terrific resources for pastors and professional church workers.

IRS 1099 Update for 2026

The IRS has announced that starting January 1, 2026, churches and ministries that use Form 1099-NEC and 1099-MISC (rent, prizes or awards, and attorney fees) reporting threshold rise from \$600 to \$2,000 under the One Big Beautiful Bill (OBBB) Act.

Key Considerations:

- All income is taxable—even if no 1099 is issued, recipients must report it.
- Maintain proper records for audit and reporting purposes.
- W-9 forms are still required from all vendors, regardless of payment amounts.

Now is a good time to review accounting systems and ensure internal policies reflect the new reporting threshold. Proper preparation will make the transition to the \$2,000 threshold smooth and maintain IRS compliance.

Year-end Tax Forms – Independent Contractors

If you haven't already, now is a good time to double check that you have all the necessary W-9 forms from your payees. A W-9 form should be sent to all payees with whom you may have to issue a Form 1099 NEC for the calendar year. The payee then completes the W-9, showing you their name, address, taxpayer I.D. number, and their business structure, a corporation, partnership, sole proprietor, etc. They should then return the W-9 form to you. This is the information you use to prepare the Form 1099 NEC at the end of the year.

Nearly Every Ministry Must File Form 1099s. Generally, there are three requirements for issuing a year-end 1099 tax form. You must issue a Form 1099 NEC to:

- 1) Service providers (includes medical service providers, accountants, attorneys, snow removal, repair businesses);
- 2) Anyone to whom you have paid \$600 or more in a calendar year; and
- 3) Individual/Sole proprietor (anyone not incorporated).

In summary, a Form 1099 NEC needs to be sent to anyone who received \$600 or more in a calendar year. These forms must be provided to the payee by January 31 (note: the IRS has moved up the filing date for Forms 1099 reporting non-employee compensation). The reporting date to the IRS will now be the same as the due date for the forms to be issued to recipients, January 31.

Job Descriptions

The end of the year and beginning of a new year is a good time to review job descriptions. Not only is it necessary in filling church positions, it is helpful in carrying out annual performance reviews. Just like the emergency flashlight needs a periodic battery check, job descriptions should also be kept up-to-date. It's smart to update job descriptions taking into account new staff responsibilities, changes in programs or technology. The Synod's website (www.lcms.org/churchoffice) has suggested position descriptions for a variety of staff and officer positions (each category has several descriptions).