

A Culture of Generosity

M A N U A L



Presbyterian
FOUNDATION 

A GUIDE FOR YEAR ROUND
GENEROSITY PLANNING

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INTRODUCTION

Generosity IS HOW we use our God-given gifts; it is how we use our talents, our time, and our resources.

These are very familiar words, yet they carry a ring of truth. Stewardship is the way we use all our resources to carry on Christ's work of reconciliation in the world.

The focus of this manual is on generosity. The decisions that we make about money are crucial. Please remember, however, that decisions about the use of money are only one part of discipleship.

Signposts of a Financially Healthy Congregation This generosity manual, with special emphasis on the annual financial stewardship program, will help pastors, sessions, and generosity committee as they plan for the financial health of the congregation. Financial health speaks to our whole attitude about money, including how our understanding of God's goodness influences all our financial decisions.

Here are seven signposts that identify a financially healthy congregation:

- ▶ Understands that all giving, of ourselves as well as our financial resources, is in response to God's goodness and generosity. God gives, then we respond, and we spend our lives learning and growing in our responses.
- ▶ Breaks down the false dichotomy of money and spirituality/ worship allowing the subject of money to have a place within a worship service.
- ▶ Understand that the offertory is an integral part of corporate worship. Just as we present an offering of wine and bread to God's table, we present ourselves as an offering through our financial gifts.
- ▶ Talks about money openly and candidly in all aspects of the church's life, realizing that how we use our money says a great deal about our values and priorities.
- ▶ Engages in mission beyond its own doors and interprets this mission (both local and worldwide) through a planned year-round program. When people know how their money is used to do God's work, they are reinforced in their giving.
- ▶ Plans long-range for its program objectives and financial needs. Budget development is a long-term process.

Stewardship

What do you think of when you see that word? Many of us think immediately of money. We recall that time in our congregation's life when we are asked to make a financial commitment for the coming year. At some level, however, we are aware that stewardship is more than money. It is, Generosity. It is how we live out our calling as followers of Christ. Generosity is what we do after we say that we believe Generosity is key!

The session is responsible for the stewardship program of the congregation. In addition, the pastor, stewardship chairperson, and committee have important responsibilities in carrying out an effective year-round financial stewardship program.

Year-round? Yes, year-round. An effective financial stewardship program begins with evaluation following the completion of one year's education and stewardship program and moves right into plans for the new year. This manual provides a step-by step process for leading your congregation in an effective year-round program of financial stewardship growth. Stewardship growth involves not only growth in giving, but also in understanding and commitment to faithful stewardship in all of one's life.

Throughout this manual, you will find suggestions for incorporating discipleship education into your program.

Study this material carefully. As you do, think about your congregation and where it is in its financial stewardship efforts. What suggestions are particularly relevant for you? Where is the best place to begin to challenge your congregation? Each congregation is unique, and one manual can't provide a guide that all congregations will use exactly as written.

As you plan your stewardship program, you will need to take into consideration your congregation's size, particular needs, history, age of members, abilities, and interests. Some program ideas are essential to any financial stewardship program and should be included regardless of your situation.

SECTION 1

VISION

A vision is a roadmap to the future.

- ▶ If you don't know where you are going, you will never get there
- ▶ A vision needs to be owned by the entire congregation
- ▶ A vision needs to be incorporated into the life and operation of the Church
- ▶ A vision must align with the Church's mission and core values
- ▶ A Church vision is much different from a corporate or not-for-profit vision

Difference

We decide what we want to do and then ask God to bless it verses listening to God through prayer and see where he is moving us and then join him there!

- ▶ Who are you?
- ▶ Where are you going?
- ▶ What do you have to declare?
- ▶ Barnabas is a great example

Celebrate what is right with the World.

- ▶ Unleash your energy to fix what 's wrong
- ▶ Recognize abundance
- ▶ Believe it and you'll see it
- ▶ Look for possibilities
- ▶ Be your best for the world
- ▶ Take yourself to your edge

NOTES: How to align the Vison?



NOTES: Core Values Audit- see Addendum

How to Identify Members' Values

Using one of the methods below, survey all members of your congregation to find points of special enthusiasm. Be sure to include children and youth in your survey.

- ▶ **Distribute a simple questionnaire to members.** Ask for its return by a specific date. Questionnaires can be distributed during the worship service, handed out one Sunday with return requested the following week, or mailed (preferably with a return envelope) to all members.

- ▶ **Recruit a team of volunteers** to telephone each member household, ask the questions, and record the answers (which can be kept anonymous if members wish). Care should be taken that both younger and older members of households are not overlooked in the phone calls.

- ▶ **Hold a number of small meetings** in homes or at the church and invite members to share with each other their responses to the questions. Persons will need to be recruited to host the meetings, to moderate the meetings (ensuring that everyone present has a chance to participate), and to record responses.

- ▶ **During worship, invite persons to share what they like about the church.** This may be done in the total congregation or by asking people to cluster in their pews in groups of four, five, or six. If the latter approach is used, ensure that blank 3x5 cards are in the pews. Ask for someone to record the ideas for review by the committee.

- ▶ **Include this sharing time in a church supper program.**



Some questions you might ask in your survey are:

- ▶ When you talk to others about our church, to what do you point with pride?
- ▶ What are the widely told stories that seem to sum up the character of our congregation?
What word or phrase describes that character?
- ▶ If money were not an issue, what dreams do you have for our congregation?

The session or stewardship committee collates all the ideas from the survey, ranking those ideas that appear most frequently. Use one or more of the ways below for groups in the church to study survey results and discuss their findings.

- ▶ Share the results of the survey with organizations and committees of the church and ask them to identify the things they are doing presently that contribute to the positive attitudes of members shown in the survey.
- ▶ Use the letterhead provided with the annual stewardship theme resources each year. This letterhead will indicate that this is not a “run of the mill” letter, that this letter is important and needs to be read.
- ▶ Hand address envelopes or print addresses directly on the envelopes. Envelopes may be seen as junk mail if they have a computer-generated label.
- ▶ A personally signed letter is more likely to be read than one with a mimeographed signature. A letter is never from a committee; it is from one individual to another. Divide the task of signing letters among committee members.
- ▶ Use first-class postage. Putting a stamp on the envelope increases the likelihood that the envelope.
- ▶ Discuss the survey during a session meeting. Encourage leaders to take credit for what they are doing and to identify ways they can build on the positive attitudes of the congregation.
- ▶ Have special meetings in homes or at the church in which members have a chance to discuss the survey results.
- ▶ Share results with the group that builds the budget. (See Section “How To...Build the Congregation’s Budget.”) This group will want to know what congregation members value and are enthusiastic about as the budget is developed.



Generosity Biography

- ▶ When you talk to others about our church, to what do you point with pride?

- ▶ What is your earliest memory of giving or receiving?

- ▶ Did your family talk about money in your home? What did you hear from your family about giving and volunteering?

- ▶ What are some of the practices of faith and giving that you remember from your childhood?

- ▶ Who has most deeply touched your life, or influenced your family as a 'giver'?
What makes this mentor memorable?

- ▶ To what people and places do you feel a sense of gratitude?

- ▶ What is the most meaningful or memorable gift you have ever received?

- ▶ What values/things do you hold most dear?

- ▶ How do you want to be remembered by your family and friends?

Momentum for vision in our faith

INTRINSIC

GOD'S REVELATION

shaped by the unexpected
breaks our control
leads through uncertainty
leads through vulnerability

EXTERNAL

GOD'S LEADING

Breaks barriers
Risks rejection
Guided by prayer and the Word
Faith and Reason
Compassion and Community

Rowboat v.s. Sailboat Church



ROW BOAT CHURCH

God has giving us a mission "let's do it"



SAIL BOAT CHURCH

Where is the Spirit leading us and where is he working and let's join him there

There are many names for a place in which the people of God worship. Some call it a sanctuary, others call it an auditorium, or the gathering place. Yet, tradition has called it by a name that is hardly used...the nave. Of course, Nave sounds very close to our word for Navy. It should. We get our word Navy form the Latin word naves which means boat. In other words, when the people of God gather we are on the high seas sailing with our Lord Jesus Christ.

Joan Grey in her book *The Sail Boat Church* writes,

“Many churches today are decorated with symbols that come out of the early days of Christianity. One of those is a symbol for the church; it is a boat. In Jesus’ time, there were two ways to power a boat on open water. One was to use muscles, most commonly by rowing. The other way was to harness the power of the wind. When the early Christians used a boat as a symbol for the church, it was never a rowboat; it was always a sailboat. That is because on the day of Pentecost, with ‘a sound like a rushing wind,’ Jesus’ promise of power became a reality.”

Managers or Leadership- See Appendix

The two key ingredients in vision is knowing what kind of church you are and what business we are in as a church.

Grey suggests,

“In a rowboat church, as long as the church is able to keep rowing, people are often reluctant to do anything else. Rowing means that we are in control; we are getting the job done. When we get to the point when we can’t row any more or when rowing is not getting us where we need to go, then we are faced with a choice.

One option is to give up. Some congregations simply run out of people or money or energy and close the doors. Others take what they do have and just spread it thinner and thinner until it runs out. Another very sad thing that happens is that congregations turn inward and begin to fight each other until finally conflict tears the church apart.

Yet the choices that is upon them is staying a row boat church or becoming a sailboat church

Other congregations in a similar situation, decide to try doing church in a new way and become sailboats. Sailboat congregations know that they cannot make the wind blow, but they do realize that they can tap into spiritual resources beyond themselves by reorienting their efforts and catching the wind of the Spirit.

Moving forward from deciding what type of church one wants to be is the second ingredient, what type of business in the in? One of the best statements of knowing what type of business one is in is the Mission of Old Dominion Freight lines. On the side of the each of their trucks is the vision, ‘Help the world keep promises’. Not hauling freight nor trucking, but something that is deeply human. Promises and keeping them!”

TOPICS FOR LEADERS

- see appendix

- ▶ Know your Neighbors
- ▶ Life Cycle of the Church
- ▶ Engage community Leaders

SECTION 2

LEADERSHIP

The Role of the Session

The session has the responsibility and power “to encourage the graces of generosity and faithful stewardship of personal and financial resources.” In addition, “the session shall prepare and adopt a budget and determine the distribution of the congregation’s benevolences. It shall authorize offerings for Christian purposes and shall account for the proceeds of such offerings and their disbursements. It shall provide full information to the congregation concerning its decisions in such matters.” (Book of Order G-3.0201c; G-3.0205)

The session appoints the stewardship committee chairperson. For continuity, it is recommended that the session appoint a vice chairperson each year and that this person become chairperson the following year.

As the session and its committees develop programs, exercise fiscal responsibility, and model good stewardship, they signal what they consider important in the church’s life. The session is entrusted with the stewardship of the church’s resources: the time, talent, and treasure contributed by members. Communicating how these resources are being used responsibly builds trust in the leadership.

When the session shares stewardship with the congregation so that members can participate in planning and doing ministry and mission, members gladly affirm by word and deed, “This is my church.”

SESSION QUESTIONS

► How has the Holy Spirit been evident in your congregation in the past year; through conversions, growth in the fruit of the Spirit, or other transformational experiences that make disciples of Jesus Christ?

► How is the idea of ministry as the joy and calling of every disciple evident in your congregation? How are you equipping people to represent Jesus more effectively in their respective professions?



- ▶ How has your congregation extended itself beyond its bounds through the establishment of new communities of worship and discipleship, expanding the Kingdom of God?

- ▶ How are you encouraging people to allow God's Word to shape their priorities and actions, and to nurture constant learning and the life of the mind?

Role of the Pastor

The pastor, as spiritual leader of the congregation, has an important function in stewardship. The pastor supports and encourages the whole congregation in its growth in stewardship commitment, including, very importantly, financial commitment. This is accomplished not only by working with the stewardship committee but also by taking a strong leadership role before the congregation in all stewardship matters.

The pastor plays a key role in developing a financially healthy congregation in many ways:

- ▶ **Serves** as an ex-officio member of the stewardship committee chairperson and attending committee meetings at least quarterly.
- ▶ **Serves** as a theological resource person for the stewardship committee by leading the committee in Bible study/theological reflection on the subject of stewardship.
- ▶ **Preaches** at least quarterly on stewardship, both in a holistic sense and specifically regarding money in the life of the congregation and its individual members. The connection between the use of the one's financial resources and one's commitment to Christ should be stressed.
- ▶ **Helps** establish an attitude of openness in talking about money in the church's life by:
 - Setting an example by sharing his/her own stewardship story.
 - Talking with members about the importance and appropriateness of their financial stewardship
 - Remains theologically aware about stewardship by keeping up on current books and articles, discussing the topic in study groups with other pastors, and attending continuing education events.



- **Encourages** stewardship committee members, officers, and other members to attend stewardship training events sponsored by the various governing bodies, such as Stewardship Kaleidoscope.

NOTES: Should the pastor know?

Role of the Generosity Team

The work of this team is both spiritual and practical. It is spiritual in the sense that the committee has the responsibility of placing before the congregation the Christian basis for disciplined financial response to God. It is practical in the sense that the committee needs to challenge the congregation to respond to clearly articulated, specific financial goals that are designed to meet and advance the mission goals of the congregation and support the work of the more inclusive governing bodies.

To carry out the church's stewardship program the committee needs to:

NOTES:



The Role of Generosity Team Chairperson

The task of the Generosity Team chairperson is to coordinate the congregation's year-round financial stewardship program. Key elements of this program include mission interpretation, stewardship education, and the annual financial stewardship campaign. Particularly important are the chairperson's ability to articulate the need for every member's response to the campaign and his/her willingness to talk about money and its role in clarifying an individual's priorities as a Christian. The stewardship chairperson should be an active financial supporter of the church. The chairperson must be aware of the breadth of the mission of the Presbyterian Church (U.S.A) and willing to talk openly about the responsibility to support that mission.

Working with the pastor, and collegially with the stewardship committee, the chairperson has several responsibilities. Some of these will be carried out personally; others can be delegated to the vice chairperson or other committee members. The chairperson, however, should be familiar with all the committee's work.

THE CHAIRPERSON

- ▶ **Leads** in evaluating the work of the committee and prepares a written report for the session.
- ▶ **Recruits** and orients committee members.
- ▶ **Leads** the committee in defining its tasks and goals.
- ▶ **Appoints** or recruits individuals or small groups to carry out specific responsibilities.
- ▶ **Leads** the committee in developing its budget. (Remember: it takes money to make money. Include in your budget money for congregation-wide events, presbytery training events, mailing costs, and denominational resources.)
- ▶ **Moderates** regular (at least monthly) meetings of the committee.
- ▶ **Maintains** accountability to the session by reporting regularly, obtaining appropriate approval. And coordinating with other committees.

NOTES:



Generosity ministry of our church



**ANNUAL PLEDGE CAMPAIGN
& YEAR-ROUND GIVING**
GENERAL OFFERING FUND



CAPITAL CAMPAIGN
BUILDING FUND



**ANNUAL LEGACY SUNDAY &
YEAR-ROUND ENCOURAGEMENT**
PERMANENT ENDOWMENT FUND

NOTES:

SECTION 3

GENEROSITY

Year-Round Financial Stewardship Calendar

Each month the stewardship committee chairperson will discuss the work plans of the committee with the pastor and report plans and progress to the session. At the monthly meetings of the committee, reports will be received from individuals or subcommittees working on specific functions.

This calendar is an example to help you develop a calendar that suits your own situation.

- ▶ Review the work plan and adjust as necessary.
- ▶ Delegate specific responsibilities to committee members or small groups.
- ▶ Engage in regular biblical and theological study on stewardship.
- ▶ Interpret the mission and ministry of the church in ways that challenge members to respond generously.
- ▶ Determine the method for obtaining financial commitments for the coming year.
- ▶ Work with Christian education leaders to ensure an intergenerational, year-round, and age-appropriate stewardship education program.

JANUARY/FEBRUARY

Stewardship Committee or Chairperson

- Recruit and orient stewardship committee.
- Appoint individuals or small groups to carry out specific tasks.
- Review the denomination's annual stewardship resources and distribute assignments to appropriate small groups.
- Ensure that annual giving statements for previous year are distributed to church members.
- Prepare article for church newsletter reporting on the financial health of the church.
- Engage in biblical/theological study.

Annual Financial Stewardship Campaign

- Recruit and orient campaign chairperson and other leaders.
- Begin making decisions about the method to use for campaign.

**Stewardship Education**

- Develop stewardship education goals and plans for implementation.
- Review new annual stewardship education resources and theme materials.
- Convene meeting of persons with interests in worship, Christian education, evangelism, and mission to introduce new resources and discuss how stewardship can be integrated into their programs.

MARCH/ APRIL**Stewardship Committee or Chairperson**

- Ensure quarterly giving statements are distributed.
- Assist other committee chairs in understanding their budgets and thinking about future use of their budgets.

Annual Financial Stewardship Campaign

- Review five-year giving history of the congregation.
- Determine the method to be used for the campaign.
- Determine the role of committee members for the campaign.
- Develop plans to implement the campaign.

Mission Interpretation and Promotion

- Promote and receive One Great Hour of Sharing offering.
- Plan a mission festival.
- Highlight a General Assembly mission project in the church newsletter.
- Stewardship Education
- Review video and print stewardship resources for children and youth.
- Consider using stewardship as the theme of an intergenerational summer program.
- Review adult stewardship education resources and plan a short-term study on a stewardship topic.

MAY/ JUNE**Stewardship Committee or Chairperson**

- Ensure that quarterly giving statements are distributed to church members.
- Continue biblical/theological study.



Annual Financial Stewardship Campaign

- Secure session approval of campaign plan.
- Recruit and orient additional members of campaign committee.
- Order or develop campaign materials.

Mission Interpretations and Promotion

- Promote and receive Pentecost Offering.
- Invite a mission speaker to visit your congregation.
- Observe Wills Emphasis Sunday, using resources available from the Presbyterian Church (U.S.A.) (www.presbyterianfoundation.org).
- Develop congregational interpretation materials for annual financial stewardship campaign (coordinate with campaign committee).
- Submit article for church newsletter highlighting a local mission program.

Stewardship Education

- Plan ways to help persons of all ages identify, affirm, and use their God-given gifts of time, talents, experience, and skills.
- Decide how to involve children and youth in the annual financial stewardship campaign (in cooperation with campaign committee).

JULY/ AUGUST

Stewardship Committee or Chairperson

- Provide a mid-year financial report to the congregation.
- Continue biblical/theological study.

Annual Financial Stewardship Campaign

- Continue to implement plans for annual financial stewardship campaign.

Mission Interpretation and Promotion

- Highlight presbytery or synod mission program in the church newsletter.

Stewardship Education

- Sponsor an intergenerational stewardship event.
- Prepare information to help adults talk to children about money and stewardship to distribute during annual financial stewardship campaign (in cooperation with campaign committee).



LABOR DAY TO COMMITMENT SUNDAY

Stewardship Committee or Chairperson

- Ensure quarterly giving statements are distributed to church members.
- Submit newsletter article on the biblical/theological understanding of stewardship.

Annual Financial Stewardship Campaign

- Continue implementing plans for the annual financial stewardship campaign.

Mission Interpretation and Promotion

- Promote and receive the Peace & Global Witness Offering.
- Highlight mission with bulletin boards and bulletin inserts.
- Observe Theological Education Sunday.

Stewardship Education

- Involve children, youth, and adults in study of biblical stewardship (consider age-appropriate and/or intergenerational events).

NOVEMBER / DECEMBER

Stewardship Committee or Chairperson

- Make a year-end committee report to session.
- Remind session to appoint chair and vice chairperson for the stewardship committee.
- Report results of campaign to congregation.
- Evaluate the year's program.

Annual Financial Stewardship Campaign

- Complete campaign's follow-up.

Mission Interpretation and Promotion

- Promote and receive the Christmas Joy Offering.
- Report to congregation through the newsletter the amounts received for special offerings this year.

Stewardship Education

- Promote ways of simplifying one's lifestyle during the holidays.
- Begin planning a Lenten activity focused on personal stewardship of both one's physical and spiritual life.



Principles for Giving

- Living is giving- (my personal vision!)
- People give to a winning(overcoming) cause not to a sinking ship
- Congregations will never have enough money
- Congregations will always have enough money to do “God’s Mission”
- People have a genuine spirit of generosity
- People live forward to our expectations of them.
- “Who asks” is decisive
- Relax, have fun, enjoy life, live in Christ

**CHARACTERISTICS OF LEADERS
ON A “WINNING” TEAM**

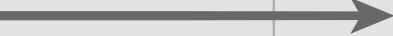


complaining	growing	yourself
lamenting	developing	key leaders
scolding	advancing	grassroots
whining	building	pastoral team
present & frequent	somewhat present	solid & strong

Prayer of Personal Growth

With the help of God, my family and friends, I am ...
 Growing confidence and assurance in myself and others,
 Developing new possibilities and opportunities,
 Advancing compassion and encouragement,
 Building vision and hope.
 I pray I will forget how to scold and whine.
 God help me to grow, develop, advance and build.

In Christ,
 Amen

POSITIVE REINFORCING “THANK YOU”

	WELL IN PLACE	YEAR 1	YEAR 2	YEAR 3
confirmation of pledge / giving	X			
increased pledge / giving	X			
first time pledge / giving				
new members				
“thank you” statements				
recorded contributions				
special gifts “thank you”				
newsletter / bulletin				
encouragement letter before slump				
reports in meetings				
finance committee meetings				
end of the year “thank you”				

SIX SOURCES FOR GIVING

	WELL IN PLACE	YEAR 1	YEAR 2	YEAR 3
spontaneous giving	?			
major community giving	?			
special planned giving	?			
short-term major projects	?			
annual giving	X			
enduring giving	?			

NOTES:

SECTION 4

STEWARDSHIP

Six essential elements of an effective financial stewardship campaign:

1. Identifying and celebrating what members value in their congregation.
2. Informing members how their gifts are used.
3. Challenging members to a higher giving level.
4. Securing a financial commitment from members.
5. Affirming members and acknowledging their response.
6. Evaluating your program.

Each of these elements has found expression in some way in successful church financial programs, not only in underwriting the budget, but also in increasing commitment and fellowship in the congregation.

The methods used to address these elements vary greatly from congregation to congregation. Some methods are highly organized, extensively planned, and elaborately carried out. Others are not. Methods that are successful in some churches fail completely when tried in others. Tailor your program to meet your congregation's situation.

In our lives as stewards, the gifts we offer—time, talent, and financial resources—are holy gifts. They are symbols of love and signs of grace that are offered out of joy and devotion. These gifts are not dues to be paid or entrance fees to be offered. They are gifts of love. These gifts that we offer to God are symbols of our covenant of love with Jesus Christ, made in response to our understanding of Christ's great love, which was offered first for us.

NOTES:



1. IDENTIFYING AND CELEBRATING MEMBERS' VALUES

Motivations for giving are complex. Many members understand that their motivations come from their faithful response to Jesus Christ. That response, however, needs to be translated into financial commitment. Commitment and motivation to give reflect individual experiences, including early church associations, special pastoral care received during a crisis, appreciation of the type of ministry the local church does or can do, and recognition of the involvement of the Presbyterian Church (U.S.A.) in the world. If your financial stewardship program helps to identify the points of special enthusiasm and makes them the property of the total congregation, the possibilities for increased financial support multiply.

The purpose of identifying members' values is to focus on positive attitudes in the congregation about the mission of the whole church and to build on them. If your process identifies negative attitudes, they need to be dealt with later in constructive ways. The financial stewardship program is a time to build on the enthusiasm members already have. This enthusiasm is the basis of joyous giving and of a second financial commitment

2. INFORMING MEMBERS HOW THEIR GIFTS ARE USED

For the congregation to be aware of the various facets of their mission and ministry, the stewardship committee has the responsibility to conduct a year-round program of interpretation. This interpretation should be related to the categories of the church budget and use a variety of methods and participants.

It is essential to make the connection again and again between the member's gifts and the ministries made possible because of their gifts. This way the mission is personalized, ownership is developed, and members grow in understanding and faith.

The church's story is a source of motivation. When the story is told with warmth and feeling, members will understand that it is through giving that they participate in mission.

Your congregation's story includes involvement in the work of your presbytery, synod, and the General Assembly. It reflects the incarnation of Christian values in program and budget. It is in fact good news. Share the story of the whole church often and in ways that are interesting and personal. Use materials developed by committees of the congregation, the Presbyterian Church (U.S.A.), or other mission agencies supported by your congregation.

A regular pattern of mission interpretation will enable your congregation to gain a greater understanding of its involvement in mission in your community and throughout the world. Congregations, presbyteries, synods, and the General Assembly all work in partnership to accomplish the



mission of the Presbyterian Church (U.S.A.). As members learn more about the breadth of our mission, they will be motivated to provide the financial resources that make it possible for the work to continue.

3. CHALLENGING MEMBERS TO INCREASED GIVING

An essential part of your annual financial stewardship program is challenging members to increase the percent of their income that they give to the church. While actual percentages vary, the average Presbyterian gives about 2 percent of their household income to the church. In this age of pervasive individualism, many persons choose the congregation they join on the basis of their immediate needs. From that perspective, giving is likely to be based largely on the perceived value of the church or program and will just as likely be curtailed if the church no longer meets the member's expectations.

"In this context, the fundamental issue in Christian giving is not to make a connection between a believer's checkbook and a congregation's expenses, but to emphasize the much more meaningful relationship between a believer's financial resources and their faith in God." (Walker, Ken, "How Much Is Enough?", *The Practice of Ministry in Canada*, Vol. 9, No. 5, January 1993, page 10)

When we speak of giving as an expression of gratitude for what we have received, we find ourselves on solid biblical footing. In addition, we discover a new freedom from asking the perennial questions, "How large should the budget be?" or "How much should I give?" The question becomes, "Are we living up to our potential as faithful stewards?" Such an assessment requires great honesty. It also requires us to set aside those traditions that may have limited vision and restricted enthusiasm.

When a session or stewardship committee begins to question, "Are we living up to our potential as faithful stewards?" the vision of what you can do in ministry and mission opens up. Once you have a sense of the giving potential of your congregation, you can begin to imagine new ministries and mission without regard to cost. When the barriers of budget constraints have been removed, most church leaders can easily identify significant needs and visualize ways in which to meet them. Once the giving potential has been unlocked, you can move into the process of budget development with a sense of enthusiasm for the possible.



4. SECURING THE COMMITMENT

Securing pledges and gifts from the members of any congregation is a responsibility that requires a disciplined approach. There are many ways your session may choose to employ to conduct the annual financial stewardship campaign; each has certain strengths and limitations. There are also some situations that make certain methods particularly effective or inappropriate. At times, you may want to combine one or more of the methods to accomplish your goals. Whichever method you choose will require work. If you are tempted to look for ways to produce much money with little effort, remember that ways which may appear easy, tend to lead the congregation into patterns that are counterproductive to stewardship growth.

Remember also to include persons who may attend your congregation regularly but who, for one reason or another, are not members. Invite these people to special events during your annual financial stewardship campaign. In most congregations, the stewardship committee or a small group appointed by the committee is responsible for conducting the annual financial commitment program. One of the first tasks for this group will be selecting the method for the campaign.

5. AFFIRMING, CELEBRATING, AND APPRECIATING MEMBER'S GIFTS

Just as every church member expresses gratitude for God's gifts by becoming a faithful steward, so the community of faith will express appreciation to church members for faithful stewardship. Every gift is important; no gift is too small.

Appreciation encourages more generous giving.

The church of Jesus Christ is a celebrating church. It is appropriate to celebrate in worship the success of reaching significant goals and to recognize the committed stewardship of church members. Take time to thank those who worked on your financial stewardship campaign. Public affirmation of those who spent so much time and effort on a successful campaign will encourage others to volunteer next time.

Each person making a financial commitment should receive a note of appreciation that also includes a report of the campaign results and a confirmation of the amount of the commitment. One member who received such a letter responded, "That's the first time anyone ever thanked me for giving to the church."

Regular reporting to the congregation about financial matters is an important part of the year-round stewardship program. Report results (in the worship bulletin or newsletter) as commitments are made. In the final report, thank members again for their support and tell about some of the programs and projects that can be carried out as a result of their generous and faithful response.



Members need to receive reports of their own giving at least quarterly. Include a report on the church's financial status in each monthly newsletter. This builds confidence and trust that the session is being a faithful steward.

EVALUATING YOUR PROGRAM

Soon after the results of the annual financial stewardship campaign have been tabulated, you will want to evaluate the effectiveness of the program. Taking the time to do a careful evaluation of your work is the first step in planning next year's program and will help you to plan more effectively. An evaluation will identify efforts that didn't work and show where efforts need to be strengthened. Prepare a report to be added to the committee's cumulative notebook or file. Include recommendations for the coming year. Share the results of your evaluation with the session.

In addition to the statistical results of your annual financial stewardship campaign—the number of commitments, the dollar amount of the commitments, and how that relates to the goals—you may wish to discuss these questions:

- ▶ What was the most exciting thing we did? Why?
- ▶ What was effective about our annual financial stewardship campaign? Is it time to use a different method?
- ▶ Did we allow enough time for the annual financial stewardship campaign? Should we plan for additional time next year?
- ▶ Were we able to recruit the right persons for various responsibilities? If not, what could we do differently to ensure a good match between person and task?



► Did we provide enough opportunities for study and reflection so that members could grow in their understanding of their role as Christian stewards?

► What did we do that didn't work? How could we do it differently, or should we try something else?

In your evaluation session, allow time for committee members to share their feelings and impressions. At the conclusion, thank everyone who helped in the stewardship program during the year and CELEBRATE A TASK WELL DONE.

Myths About Stewardship

- See *Appendum for explanations*

1. "Christians automatically commit themselves to generous financial stewardship." **Wrong!**
2. "If worship attendance is high, the money takes care of itself." **Wrong!**
3. "Our people are giving all they can." **Wrong!**
4. "Telling people 'Our church needs the money!' produces generous giving." **Wrong!**
5. "People will increase their giving to support our increased budget needs without us annually asking them to consider doing so." **Wrong!**
6. "Our church should use methods that work well in civic organizations and philanthropic causes." **Wrong!**
7. "Our members will give generously without us teaching the biblical principle that giving money is an essential part of spiritual growth." **Wrong!**

Narrative Budgets

HOW TO PREPARE A NARRATIVE BUDGET:



THE STORY BEHIND THE NUMBERS

Have you ever considered how a bundle of your canceled checks can reveal what is important in your life?

In the same way, spending practices of a congregation reveal its values and commitments. Study a church budget carefully, and you can describe the priorities of that congregation. In fact, identifying the priorities of the church can begin with the budget.

While a line item budget is useful for understanding the financial requirements of the church, a narrative budget will identify the mission and ministry of the congregation.

It will help you link people with mission as you discover the many ways in which your congregation touches the lives of people. In addition, your members will be motivated to increase their financial support of the church when they more clearly see the personal impact of their giving.

A line item budget gives the treasurer, the session, and other decision makers the information they need for effective financial management. Such a budget, however, does not interpret the ministry and mission supported by those dollars. To do that, it is essential to tell the story behind the numbers.

The story behind the numbers is called a narrative budget.

The narrative budget focuses on people and mission. It enables church members to see the personal impact of their giving. When a budget is presented in this form, people are moved to increase their support of ministry because they see the ways in which people are touched by the church.

You will see the numbers come to life as you describe each area of your congregation's mission and allocate the budgeted costs among the areas. As you construct your narrative budget, you are illustrating that the purpose of our giving is more than paying bills and funding an institution; instead, it is doing the work of Christ.

Follow the steps below to develop a narrative budget. As you proceed, talk with your pastor and other church leaders; they have much of the information you will need. Look forward to learning more about your congregation's ministry as you work along!

STEP 1: GETTING READY

Remember this is a marketing tool, not an accounting tool. Focus on ministries and stories of lives impacted.



Decide who should help prepare the narrative budget. It works best if the group is small – three or four participants. Then obtain a copy of the congregation’s line item budget. You will need an application like Word to produce a document with text, pictures etc. You might also want to produce an Excel spreadsheet.

STEP 2: IDENTIFY YOUR CONGREGATION’S KEY AREAS OF MINISTRY

You will use ministry categories rather than line items. For example, you might identify the following categories:

Use between 4-6 ministry categories.

You will notice these ministry categories will not match your line item budget categories.

Using ADMINISTRATION or BUILDING or DEBT or INFRASTRUCTURE as a category will UNDERMINE the impact of this ministry resource and render your efforts ineffective!

STEP 3: ALLOCATE LINE ITEMS ACROSS EACH CATEGORY

► All line items are assigned to split up into one or more categories.

EXAMPLE MINISTRY AREAS

Missions & Outreach	Sharing Christ	Spiritual Growth
Helping	Fellowship	Empower
Worship	Support Enable	Family Ministry
Teaching	Youth	Recreation
Christian Education	Reaching Up	Joyous Worship
Nurture	Getting Connected	Discipleship
Pastoral Care	Making Disciples	Loving Outreach
Building Faith	Care & Compassion	Outreach
Music	Justice	Authentic Relationship

- ▶ Salaries are assigned across categories. Allocate staff time to each area.
- ▶ Youth Ministry? Education or Fellowship & Education
- ▶ Allocate all other resources proportionately to each area. For example, Sunday school supplies could be placed in the “Education” category.
- ▶ Add or modify categories to fit your ministry, keep only 4 to 6 categories.
- ▶ Create a column for each category. Format cells as percentages.
- ▶ Distribute staff costs by percentage of time across categories.
- ▶ Distribute percentages of line items into category columns.

You can consider adding volunteer hours to categories as well. When all ministers are considered, a reasonable estimate is 10,000-15,000 volunteer hours per year.

STEP 4: USE CATEGORY TOTALS TO CREATE A PIE CHART

The pie chart can lead to congregational self-evaluation and affirmation!

EXAMPLE:

WORSHIP : A% EDUCATION : B%
 FELLOWSHIP : C% MISSION : D% PASTORAL CARE : E%

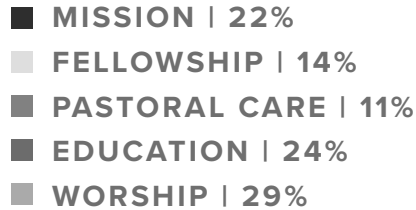
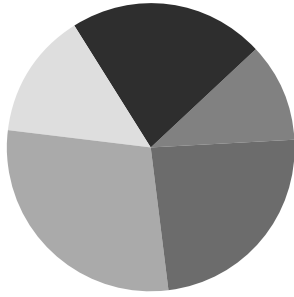
PERSONNEL	A%	B%	C%	D%	E%
PASTOR	35	20	10	10	25
SECRETARY	20	20	20	20	20
MUSIC DIRECTOR	100				
JANITOR	40	40	10	5	5
BUILDING	40	30	20	5	5



▶ 11 cents of every dollar I give goes to Pastoral Care

▶ 22 cents of every dollar I give goes to Mission

STEP 5: IN YOUR NARRATIVE BUDGET WRITE OR HIGHLIGHT STORIES OF IMPACT AND CHANGED



LIVES IN THE PAST YEAR

- ▶ Share a description and stories about the ministry categories. Use pictures and images.
- ▶ Tell a specific story of a person being touched by that ministry.
- ▶ Givers experience the impact the ministry of the church has on peoples' lives.
- ▶ Experience shows they become inspired and takes greater ownership of the ministries.
- ▶ Each year, review and expand upon stories and talent recognition.

A Few Recommendations:

- Leave line item budget in church office
- Distribute the narrative budget during the annual congregational meeting
- Keep five copies of the completed line item budget available in the church office
- Put a bulleting insert out each week for six weeks highlighting a different category of ministry
- Pray for that ministry
- Be determined to talk about money and ministry in a new way

For examples of Narrative Budgets and a Narrative Budget Template go to:
presbyterianfoundation.org/toolbox



HOW TO BUILD A CONGREGATIONAL BUDGET

Each session organizes differently to accomplish important functions. Some sessions assume the responsibility for a task like developing the budget; others delegate such a task to a committee or small group.

One common approach is to form a budget committee, chaired by a member of the session, with representatives from the various committees and organizations of the church. Be sure to include the youth of the church. The pastor meets regularly with this committee and takes an active part in its work.

Members of the budget committee need to be fully informed about the present programs of the church, the programs that are planned, and the results of the survey of members' values and the giving potential of the congregation. The committee will also need to have financial reports for the past few years and to know all the sources of income for the church.

Budget committee members need to be informed about the mission of the wider church. Some presbyteries send representatives to meet with sessions on a regular basis to interpret mission plans and dollar needs of the synod, presbytery, and General Assembly.

If you have not had such a visit recently, you may wish to invite your presbytery to send a representative to meet with you to discuss your mission goals. As a part of its work, the committee should assess the level of the congregation's giving to churchwide mission and set goals to increase that amount each year.

The chairperson will want to work closely with the chairperson of the annual financial stewardship program so that information is shared on a regular basis.

An often-overlooked part of budget building is the needed input and communication from interested members of the congregation (who, after all, are the ones who are asked to support the budget with their offerings).

Perhaps we could liken the budget building process in the church to the home budget building process. Many arguments over expenditures in the home setting occur because families have not taken the time to sit down at the kitchen table before the crisis to discuss important money matters.

Why not begin the congregational budget process at the church committee level?

Invite each committee to begin budget building with open-ended "kitchen table" questions such as:

- ▶ Where have we used committee money efficiently and effectively in the past year?



► If manna were to come down miraculously from heaven, how would we use it to carry out our committee's ministry and mission in the coming year?

Another way to involve the congregation is to invite members to an early meeting of the Generosity committee to ask questions and make suggestions. Usually only a few visitors attend, but it provides a way for members to sit at the "kitchen table" and share in the discussion about important money matters in the church.

A third way for the congregation to be involved in this process is to hold a budget hearing. The pastor opens the meeting by welcoming those who attend and sets the stage for an open discussion.

The hearing begins with a thorough presentation of the budget by the budget committee. The representatives of the various committees and organizations serving on the budget committee can speak about budget items relating to their committees with detail and enthusiasm. Ample time should be allowed for questions, comments, and discussion. Allow about 45 to 60 minutes for this hearing. Following the hearing, session members convene in another room for their regular meeting to conclude their discussion and adopt the budget.

After the input from the congregation has been received and compiled with the other information, the budget committee will want to do a "reality test." What new programs are feasible? Are the dreams and visions in congruence with our stated mission goals? Finally, the committee will want to spend some time in prayer, study, and reflection, seeking God's guidance in this process. A question to consider might be: What is it that God wants us to be and do in this time and place?

The end product is a budget that has been presented thoroughly to all interested members with plenty of time for questions and discussion. The congregation will feel that this budget reflects their interests and values. They will be informed about how their gifts are used and will

Be more likely to provide the financial resources necessary to support that budget.

There are many variations on this participatory approach to budget building. You will think of other ways appropriate to your congregation. The important factor is to provide a way for members to know that their opinions are valued and that such opinions may be voiced at a time when they will be helpful.

HOW TO CHALLENGE YOUR CONGREGATION TO INCREASED GIVING

After the session, has determined its mission goals for the coming year, translate the mission goals into mission dollar goals. This will stretch the congregation's vision of its potential for mission and challenge each member or household to a greater commitment to giving.

Each of the following methods offer a means by which to identify the congregation's potential and to challenge individuals. While the methods can be "mixed and matched," the congregation will understand the connection between individual commitment and congregational potential if a single method is used to produce both challenges.

THE STEP-UP APPROACH

This approach invites members to increase giving by challenging each household to STEP-UP to the next higher level of commitment. Using the STEP-UP chart (below) as a guide, establish a chart for your congregation.

- ▶ Establish the "current weekly gifts" ranges to fit your congregation's giving patterns.
- ▶ Fill out the columns for "this year."
- ▶ Using current financial information, count the number of gifts in each range (\$3 to \$5 per week, \$5 to \$7 per week, etc.) and enter these figures in the "present number" column.
- ▶ Take the total annual dollar amount for each household and add the figures for each range. Enter this information in the "present dollar total" column for each range.
- ▶ Fill out the columns for "next year."
- ▶ For the "number of gifts needed" column, take the "present number" of weekly gifts under \$3 and move that 50 up to the next range (\$3 to \$5). Do the same with all the ranges, moving each "present number" group up to the next range. Realize that at the highest levels not all persons will "STEP-UP."
- ▶ For the "estimated dollar total" multiply the "number of gifts needed" by the dollar amount that represents the midpoint of that particular range. For example, 50 gifts in the \$3 to \$5 range would be calculated as $50 \times \$4 = \200 . Multiply this number by 52 (weeks per year) to arrive at the annual amount, \$10,400. In the illustration, the \$50 and over amount per week uses \$55 as the multiplier ($3 \times \$55 \times 52 = \$8,500$). An actual chart developed by a congregation would make this figure as accurate as possible for the congregation.



STEP UP	THIS YEAR		NEXT YEAR	
Current Weekly Gifts (Resident Giving Units)	Present Number of Gifts	Present Annual Dollar Total	Number of Gifts Needed Next Year	Estimated Dollar Total Next Year
\$50.00 +	2	\$5,720	3	\$8,580
40.00 - 50.00	3	\$7,020	4	\$9,360
\$35.00 - \$40.00	4	\$7,800	5	\$9,750
\$30.00 - \$35.00	7	\$11,830	8	\$13,520
\$25.00 - \$20.00	8	\$11,440	10	\$14,300
\$20.00 - \$25.00	13	\$15,210	15	\$17,550
\$15.00 - \$20.00	13	\$11,830	15	\$13,650
\$10.00 - \$15.00	10	\$6,500	15	\$9,750
\$7.00 - \$10.00	15	\$6,630	20	\$8,840
\$5.00 - \$7.00	20	\$6,240	25	\$7,800
\$3.00 - \$5.00	25	\$5,200		\$10,400
Under \$3.00	50			
TOTAL	170	\$99,320	170	\$123,500

The Proportionate Giving Increase Approach

STEP 1:

Determine the total household income of the congregation. There are several methods by which this can be accomplished.

► Ask members of one or more groups that represent a cross section of the membership (all the adult church school classes or all the elders, deacons, and committee members, for example) to record their total household income on a 3x5 card (without indicating name of household). Collect the cards, average the incomes, and multiply this figure by the number of households in your congregation. This will give a reasonably accurate total of income for the entire congregation.

~or~

► In a smaller membership congregation, the stewardship committee or some other group can cluster the households by type of occupation (farmers, doctors, teachers, retirees, etc.). Each occupation is assigned an average income (by someone who knows what persons in those occupations typically earn in a year), and that income number is multiplied by the number of persons engaged in that occupation. Add the category totals to approximate the congregation's total income.

~ or ~

► The local library or chamber of commerce will have census data information on average personal or household income for your area. Multiply the average household income by the number of households in the congregation. Presbyterians usually are at or near the top of any community's income level. You may, therefore, want to increase the community average slightly if you believe your congregation is "above average."

STEP 2:

After using one of the methods mentioned in Step 1 to determine the congregation's total income, divide this year's expected total gifts (or pledges) by the number. The resulting figure is the percentage of income the average household gives for the mission of your congregation. [Do not be depressed if this number seems low. The "average" Presbyterian household gives about 2 percent of household income to the church. Remember also that in a typical congregation, 20 percent of the members provide 80 percent of the dollars. The STEP-UP approach can help you determine if this is true in your congregation.]



STEP 3:

Divide next year's challenge budget by the same total household income used in Step 2. The resulting figure tells you what kind of average increase in giving it will take to meet the challenge. This number will probably look very small. An average increase of one-half of 1 percent of household income in most congregations would result in a 25 percent increase in total giving.

If you decide to use the percentage increase formula; your campaign will be more successful if you ask for at least one full percentage point increase in giving from each household. Those giving 2 percent are asked to increase to 3 percent; those giving 3 percent are asked to increase to 4 percent, etc. This method works best if the pastor supports your efforts by preaching on tithing or proportional giving.

APPROXIMATE WEEKLY COMMITMENT
PROPORTIONATE TO INCOME

ANNUAL INCOME	APPROXIMATE WEEKLY COMMITMENT PROPORTIONATE TO INCOME						
	15%	10%	7%	6%	5%	4%	3%
\$75,000	\$216	\$144	\$100	\$87	\$72	\$58	\$43
\$60,000	\$173	\$115	\$80	\$69	\$58	\$46	\$35
\$50,000	\$144	\$96	\$67	\$58	\$48	\$38	\$29
\$45,000	\$130	\$87	\$61	\$52	\$43	\$35	\$26
\$40,000	\$115	\$77	\$54	\$46	\$38	\$31	\$23
\$35,000	\$101	\$67	\$47	\$40	\$34	\$27	\$20
\$30,000	\$87	\$58	\$40	\$35	\$29	\$23	\$17
\$25,000	\$72	\$48	\$34	\$29	\$24	\$19	\$14
\$20,000	\$58	\$38	\$27	\$23	\$19	\$15	\$12
\$15,000	\$43	\$29	\$20	\$17	\$14	\$12	\$9
\$10,000	\$29	\$19	\$13	\$11	\$10	\$8	\$6

The Five-Year Income Projection Approach

Your session may wish to set income goals for a five-year period. Achieving these goals can produce a meaningful increase. This illustration is based upon a present church income of \$100,000 with a 5 percent increase each year for five years.

<u>YEAR 1</u>	<u>YEAR 2</u>	<u>YEAR 3</u>	<u>YEAR 4</u>	<u>YEAR 5</u>
\$100,000	\$121,550	\$105,000	\$110,250	\$115,762

Using this method, members would be asked to commit to the same kind of percentage increase in their personal giving. The strength of this method is that it uses relatively small steps over a period of years to stretch the vision of possibilities. A weakness is that individuals are challenged to make small increases in their current giving. If members are giving at a high level already, this method can be useful; if individual percentage giving is low, the STEP-UP or percentage increase method will be more successful.

HOW TO DETERMINE AN APPROPRIATE CHURCH-WIDE MISSION GOAL FOR YOUR CONGREGATION

Sessions, as the recognized leaders of congregations, have the opportunity and responsibility to challenge members to be good stewards. When fulfilling this role, sessions often ask members to put the church first, to plan their commitment to the church, and to give on a proportionate basis. Sessions also encourage members to increase their giving each year by setting a goal to increase the percent of income that they commit to the church.

As sessions challenge members to increase their giving, the session needs also to set goals to increase the amount the church gives to mission. The average Presbyterian church gives between 8 and 9 percent of its income to churchwide mission. When a session begins a process to plan giving to churchwide mission, to give on a proportionate basis, and to increase that proportion by a certain percentage each year, session members are practicing good stewardship and setting an example for the congregation.

Some congregations have set a ratio of 50/50 as a goal for their mission giving. That is, they have decided to move toward giving one dollar for mission for each dollar spent at home. You may think this is an unattainable goal. However, with small increases spread out over several years, it is possible to achieve such an important landmark. Only the session, with the help of the presbytery, can determine what is appropriate for a particular congregation.



Some presbyteries present a specific annual challenge to each session. When there is no challenge from the presbytery, sessions may lack guidelines to help them determine whether their allocation to churchwide mission is appropriate. The following guidelines will help sessions evaluate their current level of mission giving, set goals for realistic increases, and discover a challenge that will generously support the cause of presbytery, synod, and General Assembly.

Determining Percentages for Mission Giving

Goals for churchwide mission giving can be set during the budget building process. It is at this time that the concerns of the congregation are discussed, and priorities reviewed. Use these steps in setting your goals:

STEP 1

Complete Worksheet 1. Refer to the budget from the previous year to fill in the amounts. Remember that these figures reflect what your session BUDGETED in that year. DO NOT include non-budgeted gifts from individuals, such as special offerings or responses to emergency appeals.

STEP 2

After all dollar amounts, have been entered and percentages tabulated, give a copy of the worksheet to each member of the session or the committee designated to review the church's mission giving.

STEP 3

Use the following questions to facilitate the committee's discussion. Ask questions that fit your own situation.

- » According to the figures (dollars and percentages), is mission a vital part of your ministry?
- » Where is your mission emphasis? Churchwide or local? On mission related to or unrelated to the PC(USA)?
- » Is your congregation acting as responsible stewards in supporting churchwide mission?
- » How can this information be presented to the congregation to help members evaluate and increase their giving?

APPENDUM

HOW TO WRITE EFFECTIVE LETTERS

Regardless of the method you choose for your annual financial stewardship campaign, you will find that letters are one of the most important and effective ways of providing information about the campaign to church members. Letters lay the groundwork for what you hope to accomplish and provide you with one more way to “tell the story.”

Don’t use a “canned letter.” Your readers will be able to tell and may not read it to the conclusion. Personalize the letter as much as you can. The examples shown in this manual will help you get started. Use the story of your own congregation and your own words to excite the reader about your church’s mission and ministry.

Think about the following guidelines when preparing letters for your annual financial stewardship campaign:

Although bulk mailing is more cost-effective, it is often seen as junk mail and may not be opened.

- » Personalize the greeting. Use first names in most cases.
- » Carefully edit your letters and ensure that your production technique is top-quality. If the reader can’t read the print, your letter won’t do much good.
- » Keep your letters short. Choose your words carefully and try to communicate feelings as well as facts.
- » Include children and youth in your mailings.

Intentionally including children and youth in this way will help them to feel like an important part of the congregation and the churchwide campaign.

- » Mail letters at the end of the week so they will be delivered on the lighter mail days of the week.



RESOURCES

- » Presbyterians Today magazine www.pcusa.org/today
- » www.stewardshipresources.org
- » Presbyterian Mission Yearbook for Prayer & Study

Electronic Giving Options are offered through the Presbyterian Foundation, a trusted financial institution with over 200 years of service.

MAKE GIVING MORE CONVENIENT

For St. Andrew Presbyterian Church in Purcellville, Virginia, what began as a discussion quickly became a decision – a hearty “yes” to implementing a system of online giving through the Presbyterian Mission Exchange.

Stewardship chair Scott Ziegler’s first exposure to the idea of online giving was at a stewardship conference. “An article I read from the conference talking about how old-fashioned churches were when it came to taking money,” he recalled. In today’s economic climate it is almost unheard of to be restricted to cash or check. Plus, many of a younger generation do not even own a checkbook and are already accustomed to and proficient at paying their regular bills online.

St. Andrew uses online giving via a GIVE NOW button on their website’s homepage. Since the feature was implemented, online donations have steadily increased. In their first two years, the church received more than \$143,000 in online gifts, most from recurring gifts.

Online Giving: Offering More Than an Offering Plate

More and more Americans find that the only check they write is their offering to their church. Those in younger generations may not even use a checkbook – preferring to handle all of their contributions and bills electronically. We are going through a shift in the way people are giving. Some estimates indicate that 60% of people in the U.S. (and the percentage has been growing every year) handle at least part of their financial lives through electronic transactions (i.e. paychecks deposited electronically into their bank account, paying utility, mortgage, car, insurance or monthly bills online through electronic fund transfer (EFT) or through website online payments.

When your church passes the offering plate during worship services – are you limiting your offering to pocket change from those who feel obligated to put something in, but would give more with an online option.

If more and more people handle their finances electronically, churches should be looking for ways to help people be faithful in their giving (through whatever methods possible). Churches that offer electronic and online giving options are affording its congregation not only convenience but consistency as well.

Funds can be donated weekly or monthly, instead of depending on attendance at worship services. For those who are looking for ways to help people experience the “physicality” of their offering, some churches have used giving cards or tokens that allows those giving electronically the ability to physically place something into the offering plate.

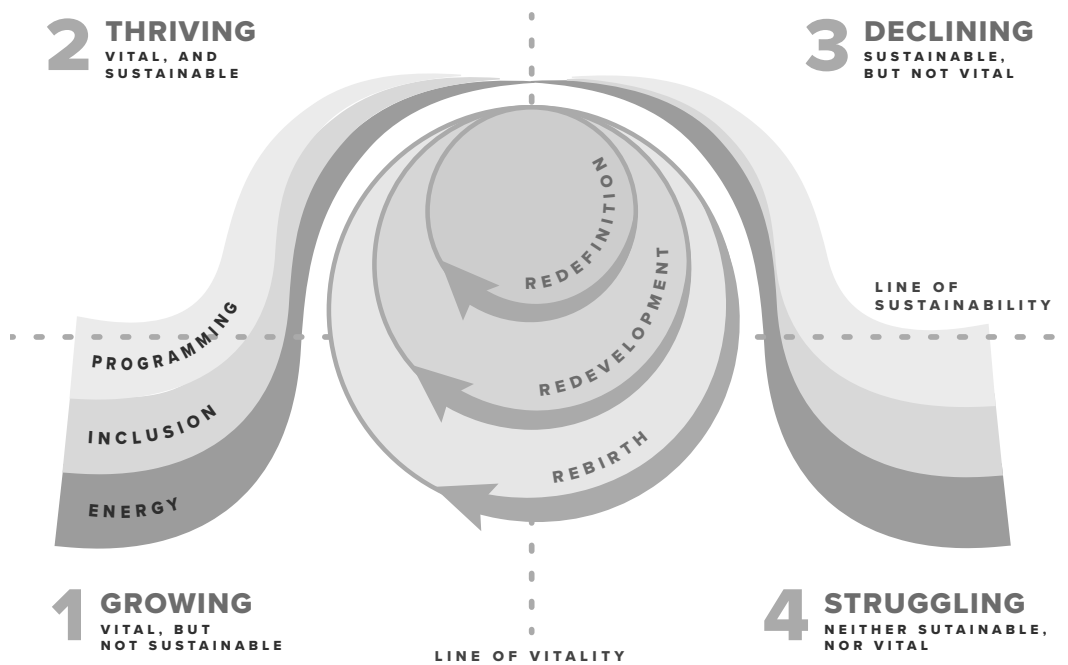
The Presbyterian Foundation has a simple and creative online system that provides resources to grow support for your mission. You also receive the services of a trusted partner to professionally administer and safeguard the funds you raise.



You can offer online donations and we'll take care of the rest.

- » Add the GIVE NOW button to your website and include a link in your emails.
- » Donors can set up recurring donations – so even when they can't make it to the regular service, they can participate in the offering.
- » Set up multiple funds or campaigns for easy management.
- » No setup fee.
- » No annual or monthly fee.
- » Funds are available when you want them.
- » Standards meet Payment Card Industry (PCI) data security standards for handling, storage and transmitting credit card information.

THE LIFE CYCLE OF A CONGREGATION



Looking at the above diagram:

1. Which point in the life cycle is action needed?

2. Where is your church now? One year ago? Five years ago?

3. What are the differences through those year?

INCLINE	RECLINE	DECLINE
FUTURE ORIENTED	PRESENT ORIENTED	PAST ORIENTED
VISION DRIVEN	PROGRAM DRIVEN	STRUCTURE DRIVEN
COMMUNITY FOCUSED	CONGREGATION FOCUSED	CORE FOCUSED
INNOVATIVE	ROUTINE	COMPLACENT
HIGH RISK FACTOR	LOW RISK	NO RISK
FAITH DECISIONS	RESOURCE DECISIONS	INDECISION
\$ = INVESTOR	\$ = PROVIDER	\$ = PRESERVER
SERVICE THRU GIFTS	SERVICE / SLOTS	SERVICE / DEFAULT
NEW IDEAS	ESTABLISHED IDEAS	INCUMBENT IDEAS
CONVERSION GROWTH	TRANSFER GROWTH	NO GROWTH

These words are used frequently by churches in the different stages of the life cycle of the church. Each word represents the outlook of either the leadership or the members. It really doesn't matter what size of the church; the words are prevalent in the DNA of the church. The key is how to bring the church back to incline phrase and strategy.

NOTES:

CHURCH MINISTRY CORE VALUES AUDIT

Directions: Using the scale below, circle the number that best expresses to what extent the following values are important to your church (actual values). Work your way through the list quickly, going with your first impression.

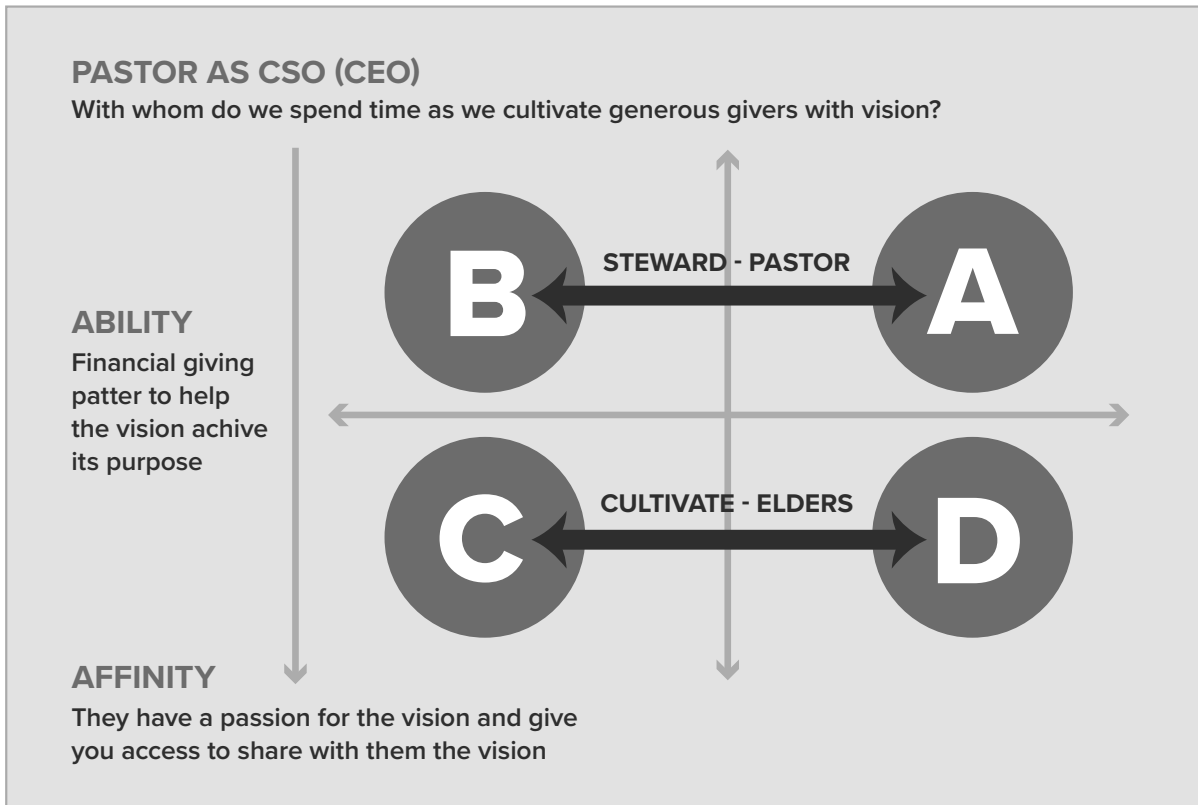
- 1 = not important** **2 = somewhat important**
3 = important **4 = most important**

PREACHING AND TEACHING SCRIPTURE Communicating God's Word to people.	1	2	3	4
FAMILY People immediately related to one another by marriage or birth	1	2	3	4
BIBLE KNOWLEDGE A familiarity with the truths of the Scriptures	1	2	3	4
WORLD MISSIONS A familiarity with the truths of the Scriptures	1	2	3	4
COMMUNITY Caring about and addressing the needs of others	1	2	3	4
ENCOURAGEMENT Giving hope to people who need hope	1	2	3	4
GIVING Providing a portion of one's finances to support the ministry	1	2	3	4
FELLOWSHIP Relating to and enjoying one another	1	2	3	4
LEADERSHIP A person's ability to influence others to pursue God's mission for the organization	1	2	3	4
SOCIAL JUSTICE MINISTRY Advocating for those who do not have a voice in our community	1	2	3	4
PRAYER Communicating with God	1	2	3	4
EXCELLENCE Maintaining the highest ministry standards that bring glory to God	1	2	3	4
EVANGELISM Telling others the good news about Christ	1	2	3	4

TEAM MINISTRY A group of people ministering together	1	2	3	4
CREATIVITY Coming up with new ideas and ways of doing ministry	1	2	3	4
WORSHIP Attributing worth to God	1	2	3	4
STATUS QUO A preference for the way things are now	1	2	3	4
COOPERATION The act of working together in the service of the Savior	1	2	3	4
MINISTERING TO “NOMADIC” PEOPLE People who are non-Christian and may not attend church (unchurched)	1	2	3	4
MOBILIZED LAITY Christians who are actively serving in the ministries of the church	1	2	3	4
TRADITION The customary ways or the tried and true	1	2	3	4
OBEDIENCE A willingness to do what God or others ask	1	2	3	4
INNOVATION Making changes that promote the ministry as it serves Christ	1	2	3	4
INITIATIVE The willingness to take the first step or make the first move in a ministry situation.	1	2	3	4
COMPASSION MINISTRIES	1	2	3	4
ADVOCACY Stating truth to power and advocating through governmental channels	1	2	3	4

Write down all the values that you rated with a 3 or 4. Rank these according to priority. The first six are your church’s actual core values.

Source: *Aubrey Malphurs, A New Kind of Church: Understanding Models of Ministry for the 21st Century (Grand Rapids: Baker, 2007), 195,196.*



How would your congregation react to the pastor knowing who gives?

Should the pastor help congregants develop their giving either percentage and/or tithing?

What cautions would you see with the above diagram?

What benefits do you see with the above diagram?



ANALYZING THE GIVING DIAGRAM

Churches can count on many things about givers in the congregation but one thing that is a given is givers are not all the same. There are different levels of commitments. There are many reasons for this difference. Sometimes it can be the tenure of the giver. The longer tenure the better response of giving to the ministry of the church. At times it is the relationship the giver has to the ministry of the congregation through the pastor and her giftedness of ministry which makes them generous.

Yet, the one issues which is a priority of all the rest is the spiritual understanding of giving. Those who have an attitude of generosity by and large understand that giving of money is part of their spiritual disciplines. Giving to them is as important as prayer, worship, and study.

The more we recognize the different kinds of givers and meet them at their level of need and expectation, the worthier we will become of their support. We will have also transcended mere fundraising and helped to grow givers in God's kingdom.

Looking at the diagram of "Where we spend time" Let's look at Four Givers and how they reflect the affinity and the ability to give to the vision of the church. The below designation comes from a Genesis Publication which is a free download from the website entitled, "Increase giving by understanding and engaging your givers"

Quardant A- the "Gifted Giver"

The gifted giver is rare, indeed. It is very likely that you could name the gifted givers to your ministry on one or two hands, even though the gifted giver aligns most closely with the biblical examples of true givers. They may comprise only two to five percent of your givers. The gifted giver seldom needs to be asked. The gifted giver does not need to be reminded of the obligation and joy of giving—the question of joyful and abundant giving has already been settled. The only remaining decision is, "To whom should I give from the resources God has entrusted to me?" For the gifted giver, giving itself is a joy and a blessing that cannot be measured. The deep satisfaction of "storing up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal" (Matthew 6:20) far outstrips any fear of loss of temporal security. That deep, full joy is easily discernible by the ease with which the funds are released, and the peace that is evident in the act of giving. And giving is not out of income alone. Gifted givers often reach into their asset base—their net worth—to invest in the causes they care about. Their primary calculation is this: "how much of God's money should I keep?" This kind of giving is rare, indeed, but it is what true giving should be and you have gifted givers who love your ministry!

Engaging the “Gifted Giver”

Know them and meet with them once or twice a year. Thank them and share the vision of the church regularly. These are the people who have learned to give and have the joy of giving. Usually and most often, these are the pillars of the church who quietly go about the business of the church.

In short, know who they are, stay close to them, and be willing to learn from them. Consult them often. You will have uncovered a deep resource of wisdom and resources for the fulfillment of your mission. Additionally, and most importantly, spiritual leadership from you embodies discipleship of the gifted giver as found in 1 Timothy 6.

Quadrant B- the “Thoughtful Giver”

Then there is the thoughtful giver. This category is much larger than your gifted givers, comprising up to 15 to 25 percent of givers to your church. The thoughtful giver is profoundly aware of God’s call on all of his life, possessions included. What differentiates the gifted giver from the thoughtful one is the ease with which they give of their resources. For the thoughtful giver, the pleasure of giving is tinged with a sense of obligation upon the follower of Christ. While they willingly put themselves in situations where they can be exposed to giving opportunities in the kingdom, it is often the nature of the appeal and their current circumstances that dictate whether and how much they choose to give.

Engaging the “Thoughtful Giver”

Of course, the thoughtful givers in your orbit must be identified. But, they will not be as obvious to you as the gifted givers. While they may seek opportunities to invest in the Kingdom, they almost certainly are investing in many other organizations than your church’s missions: human needs and education, among others. But if the thoughtful donor does look for opportunities to invest and takes joy in their giving, it is important for those charged with getting funds for ministry to identify who they are, provide opportunities for them to hear your story, and winsomely challenge them to invest in your vision. It is with the thoughtful givers that those responsible for getting can have the most influence—and will wisely spend the most amount of time.

Quadrant C- the “Casual Giver”

There is an even larger group of givers, those we will call casual givers. This group likely comprises your largest group of givers, perhaps 35 to 50 percent of them. They possess a vague understanding of their obligation to be faithful and generous stewards of their resources, but rarely seek out opportunities to give. Instead they usually give in response to a specific request. Their giving tends to be more out of obligation than joy. They are less likely to have had gifted giving modeled to them by family or close friends and are more captivated by possessions and financial security than the gifted or thoughtful giver.

**Engaging “The Casual Giver”**

The casual giver, by definition, has at least a vague notion of their stewardship responsibility and has acted upon that at least once on behalf of your church. That should be a great encouragement and opportunity for growth. How can a casual giver be nurtured toward becoming a thoughtful or even gifted giver? Perhaps the greatest opportunity is dialogue. Do the casual givers truly know why you exist and what ultimate value would be missing if you did not? Do they know how their gift matters to your mission? Do they remember why they gave to you in the first place? Does the reason for their lapsed or casual giving have more to do with how the church stewarded their gift than the giver’s heart toward the Kingdom? Does the essence of your mission even come close to the animating passion of their stewardship? What are their own convictions about stewardship in the Kingdom?

Quadrant D- “The Reluctant Giver”

There is, alas, a fourth kind of giver, one we will call the reluctant giver. This may be an overly generous description, because many in this category give very little of their resources for any Kingdom purpose.

Their approach to giving mirrors that of our culture in general: “my money is my business.” Unfortunately, this category of giver may represent as much as a third of any congregation or constituency of a Christian organization. The reasons are multiple and complex. It could be the result of poor modeling by parents or other significant mentors. It might be the result of poor financial management in general (one whose expenses exceed their resources is not in the frame of mind or of the capacity to give). It could be a result of the poisonous (and sub-Christian) attitude that “my resources are mine, and nobody else has a claim on them.” It is this group of people who are often the first to be offended by being asked for a gift, even to a very worthy cause.

Engaging “The Reluctant Giver”

Reluctant givers are a tough group to reach, and we may be tempted to write them off as immature givers who “just don’t get it.” It is often this group that expresses disgust with fundraising “tactics.” A veteran leader used to say, “Some people would simply rather be mad than give.” Interestingly enough, most of the people who declare, “I’m never giving another gift to your church,” have actually yet to give their first gift! Seize every opportunity to demonstrate patience and grace, maybe not for the financial advancement of your church, but for the sake of the growth and maturity of a fellow traveler in the kingdom. It is often only through the act of giving that growth in the joy of generosity can happen.

EXEGETICAL WALK QUESTIONS

Who is there?

What are they doing?

What are their ages? Gender? Race of Ethnicity?

What are they talking about?

What language are they speaking?

How are they dressed?

Do you live in the area? Work?

What sounds do you hear?

What do they have?

What do they need?

What else do you notice?

ENGAGE COMMUNITY LEADERS

Mayor

City Council members

Social Services

Police Chief

Fire Chief

Others.....

What can we do to help the common good?

What need is there in this area of Tacoma?

Is there something that is not being done that we can do?

Other questions....

SAMPLE GENEROSITY TEAM CHARTER

PROVIDED BY ZIONSVILLE PRESBYTERIAN CHURCH

The creation of a congregational culture of generosity is the result of intentional planning and ministry. The actual stewardship campaigns and capital campaigns are like icing on the cake because these only focus on the method of giving not the reason for giving. In the creation of a culture of generosity the focus is on the cake, why we give through God's teachings and scriptures, not on the icing, how we give. Sadly, most money talk in churches focuses on the icing; how do we get more money, how can we become more creative in decorating the cake?

Three ingredients that are essential in baking the cake of generosity:

1. Leaders, who teach, preach and talk about money with theological and financial integrity.
2. Congregations who, in their business practices, model organizational accountability and financial transparency; and
3. Donors who are committed to living their faith in part through thoughtful generosity, stewardship and charitable intentionality.

Pastoral leadership is the lynchpin in the generosity and stewardship triad. Without pastors who are committed to the hard work of leadership in the face of serious challenges, cultural transformations will not occur. (Taken from writings from the Center on Philanthropy)

1. Purpose of the ZPC Generosity Team

The Generosity Team (GT) is a Session mandated team for implementation, administration and oversight of the financial giving and generosity at Zionsville Presbyterian Church (ZPC). The primary role of the GT is to implement a plan that will be used by the Pastors and leadership of ZPC to biblically highlight generosity and stewardship and provide the opportunity to invest resources in the life and mission of ZPC. The GT along with the Pastors and leaders will be expected to model generosity and stewardship and will point to God as the source of greatest motivation of giving through the Holy Spirit.

b. Generosity and stewardship at ZPC is seen as God's resources managed by God's people in God's way. The Session, a few years ago, approved the following statements based on scriptural text, for the foundation of stewardship:

God owns everything

God demands accountability

Stewardship is worship

God comes first

Stewardship is strategic

Our attitude matters

Confront the culture

2. Goals of GT (In order of priority of importance)

Develop a God honoring collaborative generosity/stewardship environment at ZPC.

i. The main filter is God's resource managed by God's people in God's way.

ii. God owns everything. 1Chronicles 29:14-18; Psalm 24:1,2; Colossians 1:15-20

b. Celebrate generosity by teaching that the donor's relationship with God is the reward. **i.** Our attitude matters. God calls us to be sacrificial and have a servant heart noting that it is a privilege to be stewards of His property. 1 Corinthians 13:3, 2 Corinthians 9:6-7; Philippians 4:10-13, 19

c. As a congregation show how faithfully investing God's resources in ZPC impact His world and bless the donor's lives. **i.** Stewardship is strategic. Genesis 2:15, 19-20, Corinthians 8:1-9, 1Timothy 6:18,19

d. Celebrate an ownership of generosity and stewardship by the leadership and congregation of ZPC. **i.** Confront the culture. ZPC is called to be a community who put its trust in God; we are filled with a desire for materialism and self-centeredness. ZPC must stand apart from the culture and choose to serve the world as a manager of God's great resources. Matthew 6:25-33; Luke 12:16-21; James 5:1-6

ii. Regarding the generosity and stewardship of ZPC congregates, be accountable to God. Genesis 1:27-30; Luke 16:10; Matthew 25:14-30

e. Educate the ZPC congregation on the financial needs of ZPC and provide opportunities on how people can invest in God's mission. **i.** Ongoing financial needs are communicated from Session, the pulpit, in small groups, from the Treasurer, from lay leaders and from other individuals. The GT is behind the scenes making this happen.

f. Increase yearly contributions for ZPC ministries and budget through an annual stewardship campaign. ZPC members need to spiritually realize what God expects of them and that God



owns everything. 1 Chronicles 29: 14-18; Psalm 24: 1-2; Colossians 1: 15-20

g. Establish multiple diverse income streams for the purpose of providing long-term financial stability for ZPC.

Develop a planned giving/major gift program at ZPC; stewardship is strategic. Genesis 2:15, 19-20; 2 Corinthians 8: 1-9; 1 Timothy 6: 18-19

3. Duties and Responsibilities

Utilizing the message God's resources managed by God's people in God's way, the GT will:

a. Annually

i. Develop/Revise a generosity and stewardship calendar listing all activities regarding ZPC generosity;

ii. Identify ways to educate the ZPC congregation on the impact the ZPC's annual budget will have on the mission and life of ZPC;

iii. Incorporate into the life of ZPC activities highlighting generosity and stewardship at ZPC;

iv. The GT, working with pastoral staff, will help integrate generosity and stewardship into the life and culture of ZPC as well as in the preaching /teaching;

v. Include a scriptural based generosity, stewardship and tithing component into the educational program at ZPC;

vi. Develop a scriptural based strategy for a stewardship direct mail campaign to support the annual budget;

1. Stewardship is worship; Leviticus 22:17-22,29; 1Corinthians 10:31; 2Corinthians 9:12

2. God owns everything; 1Chronicle 29:14-18; Psalm 24:1,2; Colossians 1:15-20

3. God comes first; Proverbs 3:9,10; Malachi 3:8-10; Romans 12:3-8

vii. Develop a major gift needs list and identify projects;

1. Research the possibility to connect with or establish a Foundation or endowment for members to be a part of utilizing the disciples being sent out into a broken world;

2. Provide a list of projects for funding by major or planned gifts;



viii. Work with the Finance Team to communicate to the congregation the need to support the annual budget; 1. Confront the culture; and

ix. Develop and implement a Planned Giving Program.

1. Produce needed materials such as a narrative budget;
2. Educate the congregation on the benefits of planned giving; and
3. God owns everything; 1Chronicle 29:14-18; Psalm 24:1,2; Colossians 1:15-20

b. On an ongoing basis

i. Under the leadership of the Session, develop generosity and stewardship as an important element of the ZPC culture;

ii. Provide accountability reports to the Session and the congregation on the generosity and stewardship programs;

iii. Meet regularly to implement the Charter of the GT;

iv. Provide to the Session with collaborative help from other Teams, any needed policies or policy changes as it relates to generosity; and

v. In collaboration with the Finance Team, bring all fundraising efforts outside of the annual Generosity plan to the Session for its consideration.

4. Structure of the GT

a. The GT will be lead by a ZPC elder currently on the Session, who will provide the primary communication link between the Team and the Session. A second active elder will serve as “chair-in-succession” to provide continuity.

b. The GT will include up to four at large members of ZPC, including one Deacon, confirmed by the Session for staggered three-year terms, who each may serve no more than 2 consecutive terms.

c. The Chair of the GT may invite the appropriate ZPC staff person(s) to meetings when needed to accomplish the Charter. The staff member(s) would be non-voting.

d. The Chair of the GT may invite the appropriate Team Chair to meetings when needed to accomplish the Charter.

THE DIFFERENCE BETWEEN LEADERSHIP AND MANAGEMENT

	LEADERSHIP COPING WITH CHANGE	MANAGEMENT COPING WITH COMPLEXITY
What are we setting out to do?	SET DIRECTION Develop a vision and strategies to achieve that vision; setting high, but reasonable standards	PLAN A BUDGET Establish a structure to achieve the plan; delegate authority and provide policies and procedures
How do we deliver results?	ALIGN PEOPLE Communicating direction to influence creation of teams and coalitions that understand vision and strategy	ORGANIZE AND STAFFING Establish a structure to achieve the plan; delegate authority and provide policies and procedures
How do we make it happen?	MOTIVATE, MENTOR, INSPIRE Energizing people to develop and overcome barriers to change	CONTROL AND PROBLEM SOLVING Monitor and organize
What are the outcomes?	PRODUCE CHANGE Often to a dramatic degree, such as cultivating new services and new approaches	PRODUCE PREDICTABILITY AND ORDER Consistently achieve budgets and targets

SEVEN FINANCIAL STEWARDSHIP MYTHS

Church leaders in low-per-capita-giving congregations frequently share with one another the following inaccurate statements that they believe to be true:*

1. “Christians automatically commit themselves to generous financial stewardship.”

Wrong! Strong financial giving habits, like every other aspect of Christian discipleship, happen through education, repeated decisions, and continued personal growth. Vigorous annual stewardship education is essential to accomplishing that goal.

2. “If worship attendance is high, the money takes care of itself.”

Wrong! Every church’s financial secretary knows that is inaccurate. If people give five dollars per week, or give at 1980 salary levels, the money does not come in.

3. “Our people are giving all they can.”

Wrong! Among Americans who regularly attend worship, only 26 percent give 10 percent of their income. (“Churchgoers pass the plate,” USA Today, August 28, 2000) Rankings from the General Social Survey (Davis and Smith) indicate that not more than 15 percent of mainline church members give 10 percent of their income.

4. “Telling people ‘Our church needs the money!’ produces generous giving.”

Wrong! Centering a stewardship appeal on “Let’s be loyal to our church and balance the budget!” produces much lower giving levels than asking people to give out of thankfulness for God’s blessings, love for God, obedience to Scripture, or to help hurting people. For example, most people in one prominent mainline denomination give out of a sense of loyalty and responsibility; and they contribute an average of 2.2 percent of their income to their congregation. By contrast, Assembly of God members give an average of 5.4 percent of their income; the majority of them base their decisions primarily on thankfulness to God and obedience to Scripture, not on paying their congregation’s bills or on institutional loyalty.

5. “People will increase their giving to support our increased budget needs without us annually asking them to consider doing so.”

Wrong! People tend to continue the same pattern of giving unless someone asks them to consider changing that pattern. Without an annual stewardship campaign, most people tend to remain at the same giving level as last year, even when their incomes increase. As inflation increases church operating expenses, without an effective annual stewardship campaign, congregations find insufficient financing slowly strangling their ministries.

6. “Our church should use methods that work well in civic organizations and philanthropic causes.”

Wrong! We sometimes hear, “My club does ... and raises tons of money! Why doesn’t our church try that?” Fund raising for nonprofit organizations in the community is as different from Christian stewardship as a bicycle is from an eighteen-wheeler. Both are valid forms of transportation, but they are not interchangeable. High-per-capita-giving congregations approach any discussion of financial stewardship from a spiritual direction and use spiritual methods to accomplish it, not fund-raising methods.

7. “Our members will give generously without us teaching the biblical principle that giving money is an essential part of spiritual growth.”

Wrong! Failure to repeatedly teach biblically based financial stewardship keeps churches in the poverty category. Generous giving patterns do not happen without the marriage of effective annual stewardship programs and biblical theology regarding the connection between giving money and growing rich toward God.

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