

Six Step Program for Building Stronger Financial Stewardship in the Local Church

1. Pastor and key lay persons practice significant percentage giving to the budget of the local church.
2. Begin a year-round, long-term (20 year) program of teaching, training, and emphasizing proportionate (percentage) giving.
For example:
 - A. Weekly sentence in Sunday bulletin
 - B. Monthly statement from the pulpit by a lay person
 - C. Quarterly 10-minute talk to all classes
 - D. Twice-yearly letter on tithing to every member
 - E. Yearly brief presentation to every organization
3. Conduct an annual financial stewardship campaign every year to give members an opportunity to decide, “What percentage of my income will I give to my church this year?” The “Consecration Sunday” model, available from Cokesbury (800-672-1789) is a great resource for this event.
4. Give a significant portion (at least 10%) of the church budget to missions and needs beyond the local congregation.
5. Pastoral leadership stay in place long enough to provide stability for ministry development (a minimum of 5 to 7 years).
6. Encourage church members to include the local church program endowment fund in their will.

Four Basic Attitudes Toward Church Finance

1. We seek to develop a program of church finance that will be focused on the soul and not on the purse.

Christian stewardship at all points is primarily a matter of aligning the heart with Christ. It is a part of the church's call to full Christian commitment.

2. We seek to develop a program of church finance that will be focused on what the Lord wants and not on what the church needs.

“We are not concerned with your share of the church budget!
What matters is God's share of your income.

It is not helpful to say...

“We want you to be a percentage giver so the church will prosper.”

Or

“If everyone will increase their giving 5% then we will meet our budget.”

3. We attempt to develop a program which will be projected over a long period and that is not limited to the requirements of a yearly budget.

This is not an emergency fund drive or campaign

It avoids crash tactics

A continuing process of repetition replaces emergency appeals

It may take 20 years to reach the goal

4. The church member may become a follower of Christ in that moment when she makes her first commitment, but to become a full follower may take a full lifetime. This program moves away from demands for set amounts to calls for “growth in grace.”

(selected ideas from Charlie Shedd, HOW TO DEVELOP A TITHING CHURCH)

Sound Financial Management for the Local Church

1. Rotate your treasurers. No officer should serve more than three years. (Such rotation may not be possible in the smaller membership church)
2. The Committee on Finance should provide annual audits to the charge conference.
3. Be sure you are seeing the original checkbook, checks and records. Store canceled checks at the church. Do all bank statements agree with the treasurer's statement.
4. Separation of tasks: counting offering, writing checks, recording individual contributions, reconciling bank statements. Don't assign any person more than one of these tasks. Make sure the finance secretary and treasurer are two separate people.
5. Make certain that at least two people are in charge of the offering until it has been safely deposited in the bank or (night depository). Togetherness: two persons take the places with offerings; go together to the counting room, together to the bank.
6. Promptly deposit all money. Nothing should be paid out of the offering. All bills paid by check (except petty cash vouchers).
7. Encourage all members to use offering envelopes: record, confirmation to donor, IRS verification, especially for cash.
8. Insist that all payments be by check with adequate supporting documentation: invoice, voucher, budget for payroll, etc.
9. Require two signatures on every check. No blank checks signed in advance.
10. The pastor should not count the money, sign checks, or keep financial records.
11. Have someone other than those who handle cash and keep the financial records to receive and reconcile the bank statement. The treasurer should insist on this protection.
12. Use of safe deposit box (with two signatures for entry) for all securities, valuables, and important legal papers.
13. Maintain an inventory of assets with: description of item, date of purchase, location, intended use and disposition.
14. Make sure there is adequate bonding on church officials who handle money.

NO. _____

NAME(S) _____

ADDRESS _____

CITY _____ STATE ____ ZIP _____

Financial Stewardship Commitment for 20 _____

Grateful for God's love in Jesus Christ, I (we) make the following commitment to the support the mission of the church through our congregation.

\$ _____ per week month other _____

(This commitment may be increased or decreased due to changing circumstances.)

I (we) wish to receive information about giving through Estate Planning.

Keep this portion as a record of your financial stewardship commitment for the year 20 ____.

My (our) financial stewardship commitment

\$ _____

per week month other _____

(This commitment may be increased or decreased due to changing circumstances.)

But each of us was given grace according to the measure of Christ's gift. (Eph. 4:7)

<p>Personal Commitment Planner</p> <p>Weekly amounts proportionate to income are shown in the chart, or use the Commitment Planner to determine amount of gift based on percentage of income. Keep this portion for your records.</p> <p>Proportionate giving decision: _____ %</p> <p style="text-align: center;">(A)</p> <p>Annual household income: \$ _____</p> <p style="text-align: center;">(B)</p> <p>Amount of annual gift:</p> <p style="text-align: center;">_____ % x \$ _____ = \$ _____</p> <p style="text-align: center;">(A) (B) (C)</p> <p>Amount of bi-weekly gift: \$ _____ /26 = \$ _____</p> <p style="text-align: center;">(C)</p> <p>Amount of monthly gift: \$ _____ /12 = \$ _____</p> <p style="text-align: center;">(C)</p> <p>Amount of quarterly gift: \$ _____ /4 = \$ _____</p> <p style="text-align: center;">(C)</p>	APPROXIMATE WEEKLY COMMITMENT PROPORTIONATE TO INCOME						
	ANNUAL INCOME	15%	10%	7%	6%	5%	4%
100,000	288.00	192.00	135.00	115.00	96.00	77.00	58.00
75,000	216.00	144.00	100.00	87.00	72.00	58.00	43.00
60,000	173.00	115.00	80.00	69.00	58.00	46.00	35.00
50,000	144.00	96.00	67.00	58.00	48.00	38.00	29.00
45,000	130.00	87.00	61.00	52.00	43.00	35.00	26.00
40,000	115.00	77.00	54.00	46.00	38.00	31.00	23.00
35,000	101.00	67.00	47.00	40.00	34.00	27.00	20.00
30,000	87.00	58.00	40.00	35.00	29.00	23.00	17.00
25,000	72.00	48.00	34.00	29.00	24.00	19.00	14.00
20,000	58.00	38.00	27.00	23.00	19.00	15.00	12.00
15,000	43.00	29.00	20.00	17.00	14.00	12.00	9.00

STATEMENT OF TITHING

The tithe is a time-honored practice which has glorified God in the lives of many people, both Christian and unchristian. In the first biblical accounts of our relation to God, the tithe was law. In the coming of Christ, humankind moved from a period of law to a period of grace. The response of the Christian soul will be one of earnest desire to yield its all to Christ who gave his all for us. As we consider tithing in the light of biblical history, and in the practice of many Christians today, we will discover that the tithe is not dead, nor should it be, but we must also go beyond the tithe and give careful consideration to the New Testament teaching of proportionate giving. Out of this background we believe in calling people to percentage giving, in order that they may have a specific starting point on a road which encompasses the doctrine of tithing and moves beyond it to the total surrender of all they have and all they are. As such, we are concerned with Jesus' attitude toward the tithe. Here we discover that we must let Christ, the Living Word, speak to us personally. This is the aim of all our planning.

A PERCENTAGE GIVER

One who covenants with God to give to the kingdom causes a set percentage of all she receives.
She pays that percentage first from all that comes into her hands.
By study of God's word and by daily life with the risen Lord, she keeps her heart open to increasing her percentage as Christ leads her to further commitments.

(f. Charlie Shedd, HOW TO DEVELOP A TITHING CHURCH)

A GUIDE TO PERCENTAGE PLEDGING or PROPORTIONATE GIVING

Look at your current church giving for a moment. You know your approximate income for this year. What percent of that did you give to the church? Perhaps this table will help you.

Annual Income	\$5200	\$7800	\$10400	\$15600	\$20800	\$31120	\$52000
Percentage of Giving	\$100 weekly	\$150 weekly	\$200 weekly	\$300 weekly	\$400 weekly	\$600 weekly	\$1000 weekly

1 %	\$1.00	\$1.50	\$2.00	\$3.00	\$4.00	\$6.00	\$10.00
1 ½ %	1.50	2.25	3.00	4.50	6.00	9.00	15.00
2%	2.00	3.00	4.00	6.00	8.00	12.00	20.00
2 ½%	2.50	3.75	5.00	7.50	10.00	15.00	25.00
3%	3.00	4.50	6.00	9.00	12.00	18.00	30.00
3 ½%	3.50	5.25	7.00	10.50	14.00	21.00	35.00
4%	4.00	6.00	8.00	12.00	16.00	24.00	40.00
4 ½%	4.50	6.75	9.00	13.50	18.00	27.00	45.00
5%	5.00	7.50	10.00	15.00	20.00	30.00	50.00
7%	7.00	11.50	14.00	21.00	28.00	41.00	70.00
10%	10.00	15.00	20.00	30.00	40.00	60.00	100.00

Run you finger across the top until you find the annual weekly family income closest to yours. Move you finger down that column until you see the closest approximation to your weekly giving.

Perhaps your giving is less than 1% and is not on the chart at all. Not so good when you consider that many of your fellow church members give 10% to the church and still give to colleges, hospitals, and other charities.

But not so bad either, providing you determine here and now to do something about it, so increase your percentage giving. Resolve to raise your giving a half percent, or a full percent. And continue your efforts to raise your giving year after year. Find where you stand this year, and move down that same column one line—that's an increase of half a percent—or move down two lines—that's an increase of one percent.

Depending on your personal circumstances, the dollar amount of the gift might possibly be lower than your giving this year. That doesn't matter. The important thing for a Christian is to grow, and increasing the percentage of your giving is one witness to it.

(based on THE EVERY MEMBER UN-CANVASS, by Frank Oglesby)

Example of a Narrative Budget

ANTICIPATED INCOME

Loose offerings, church school offerings, pledges \$75,000

ESTIMATED EXPENDITURES

1. Supporting the Wider Mission \$14,000
Mission and Ministry beyond the local church by denominational agencies
2. Reaching out to Serve our Community \$5,300
Child care, tutorial program, meeting space for community groups, pastor's presence in the community
3. Preparing for and Conducting Worship \$16,200
Planning, sermon preparation, weddings, funerals music program
4. Educating Children, Youth , Adults \$8,700
Church school materials, teacher training, Vacation Bible School, confirmation training
5. Caring for our Church Family \$9,400
Pastoral care, visitation and counseling, church secretary, newsletter, annual picnic, other fellowship programs
6. Reducing our Debt \$7,680
We have \$20,000 total indebtedness on fellowship hall construction. This year we will pay \$6,000 on principal and \$1,680 interest.
7. Equipping and Maintaining our Buildings \$13,720
Custodian care, utilities, insurance, paving costs

TOTAL \$75,000

PRESENT THE CHALLENGE POSITIVELY

People are interested in what money does. They give to support dreams and visions. They care more about ministry and mission than they do about bookkeeping. Stories are more inspiring than numbers.

A line-item budget is a necessary tool for managing church funds, but a budget by itself does not thrill people. You need something else to stir their eagerness to give.

When you present your plans for next year to the members, present them as:

- goals to be reached,
- programs to be carried out,
- ministries to be offered,
- mission to be fulfilled,
- people to be served.

DEVELOP A PROGRAM BUDGET

Categories will help people see the mission of the church. They will catch a vision of what the church is doing in the world. Group the "line items" of expenses from the tentative line-item budget into logical, larger categories. Give total figures for those groupings. Offer copies of the tentative line-item budget to anyone who would like to have them.

Below are three ways to develop a program budget:

Option 1

Organize your program and budget under two broad categories:

- A. Serving Our Congregation and Community
- B. Serving Our World Parish

Option 2

Organize your program and budget under four broad categories:

- A. Missions and Benevolences--world service, colleges, advance specials, annual conference and district missions, and other missional causes
- B. Pastoral Ministry—pastor's salary, travel expenses, utilities/housing allowance, pension, group insurance, continuing education, pulpit supply
- C. Local Church Programs-- education, evangelism, Christian unity, missions, stewardship, church and society,
- D. Worship
- E. Administration--support staff, utilities, supplies, equipment, mailing, insurance, connectonal administration, and debt service

Option 3

Organize your program and budget around these five categories:

- A. Benevolences
- B. Ministry of the Word
- C. Administration
- D. Program
- E. Capital Improvement and Debt Service

As you tell the story...

- Use pictures
- Invite testimonials.
- Emphasize the value to the people served.
- Tell the difference it makes to the giver.
- Be positive.
- Present a CHALLENGE!

from CELEBRATE GIVING by Herbert Mather & Donald Joiner. Available from Discipleship Resources, P.O. Box 189 Nashville, TN 37202 (615) 340-7284

Celebrate Stewardship

by A. Clay Smith

Models for Ministry in small membership churches are occasional publications of the Hinton Rural Life Center and demonstrate examples of programs, organization or procedures that have provided effective ministry and mission in small membership church settings. The models are suggestions by which a local church may gain insights for strengthening their own ministry and mission.

Hinton Rural Life Center
P.O. Box 27
Hayesville, NC 28904
828-389-8336
email:
info@hintoncenter.org
Website: hintoncenter.org

“The first step toward building a stronger stewardship culture within a congregation is a visioning, discerning, planning process involving everyone.”

For many persons the term small membership church immediately calls forth negative images of inadequate finances, small numbers, and limited vision. The sad truth is that small membership churches are more often associated with their limitations and deficiencies than with their gifts, strengths, and capacities. Also, the pattern of short-tenured, inexperienced pastoral leadership in many of these congregations, over many years, has resulted in a culture of poor financial stewardship practices.

However, when we focus on their capacities and unique gifts for ministry rather than on their deficiencies, small membership congregations have great potential for growth and development. A relational style of ministry based on trust and a sense of family, knowing the importance of history and sharing stories, a deep understanding of sacred place, and the personal examples of strong commitment and faith lived out over many generations—all are gifts that open up many possibilities for serving God and helping members grow in discipleship.

We begin with the basic conviction that God calls every congregation to significant ministry, and that God has placed the gifts, graces, and resources needed for that ministry within the congregation. This truth holds, no matter how small the congregation or how isolated its setting. The primary leadership task of clergy and lay leaders in the congregation, then, is to assist members in their spiritual discernment process as they work together to identify and clarify their call to ministry. Where is God leading us? If we faithfully responded to God’s claim on us as a congregation, what would ministry look like here during the next year?

The first step toward building a stronger stewardship culture within a congregation is a visioning, discerning, planning process involving everyone. Folks will support and participate in what they have had a hand in shaping. Spiritual discernment takes place in many settings, but clearly we expect discernment to happen as we worship together, hear and respond to the Word, celebrate the sacraments, participate in Sunday school and other educational settings, and nurture our own devotional lives. These are occasions when God is calling us to ministry and mission. In small membership family-style congregations, it is helpful for folks to take time to sit down together and share how they experience God moving in their community.

“Pastors should speak clearly and often about stewardship matters.”

As this “vision” for ministry evolves, specific goals or program areas will emerge, members will assume leadership roles for that ministry, and the whole congregation will more clearly reflect its God-given call to ministry. This visioning/discerning process becomes a basic operating style in the ongoing life of the congregation. Every congregation needs to participate in a formal planning/visioning process as least once a year. However, “formal” does not mean long, drawn-out, or boring. Many models exist for such a process, and churches usually come out of it with new energy and a much clearer direction and focus.

Along with the visioning process, lay and clergy leaders must begin to establish the basic elements of an effective stewardship program in the congregation. In the small membership church these elements would include at least the following.

1. A year-round, week-to-week training program on the stewardship of time, talent, and financial resources, with an emphasis throughout on proportionate or percentage giving. Such a strategy would become a regular part of the ongoing program of the church and include such things as periodic sermons by the pastor, Bible studies on stewardship, sharing by lay-persons in the “stewardship moments,” training times for all ages, etc.. Such an established program moves beyond annual appeals for money and crisis response.... to something that becomes part of the very fabric of the congregation’s life.

Pastors should speak clearly and often about stewardship matters. Our use of money is a central concern for Christian spiritual formation. Jesus spoke five times as often about money and possessions as he did about prayer.

2. Leadership by example of the pastor and key laity as they tithe or at least practice significant proportionate giving to the ministry of the church. Leaders cannot lead people where they are not willing to go themselves.

3. An annual financial commitment program in which every member is invited to make a written estimate of giving to support the ministry of the church. Many models are available for such a program, and most of them work well in small membership church settings. Small membership church folks especially appreciate models that include a slide/video/story sharing time about the ministries of the church and fellowship meals. Every-member visitation programs are rarely effective in family-style churches. It is important to follow the program you select in every detail. Don’t risk leaving out any steps. You may change it so much that it will have little effect.

“Leaders cannot lead people where they are not willing to go themselves”

“When folks...understand how their giving is making a difference in the lives of people... they will be motivated to give and give generously.”

4. A commitment by the church to share its financial resources as it partners in ministry with persons in the wider community and around the world. Just paying the local church operating budget provides little motivation for giving. Linking giving expectations to the church operating budget will, in fact, limit what many will give. But, when folks hear the stories and understand how their giving is making a difference in the lives of people at home and around the world, they will be motivated to give and give generously.

5. At least annually, encourage church members to include the church in their will and estate planning.

None of the above ideas will be a quick-fix to the financial ills of the small membership congregation. They will all require a significant investment of time, energy, and visionary leadership. However, the same is true for any effort that seeks to make a significant difference in the health of a local congregation.

Small membership congregations include many gifted, committed leaders who truly want their church to realize its full potential for ministry. Your church has the capacity and the gifts to become all that God calls it to be. The **Consecration Sunday** model packet is available from Cokesbury (800 672 1789). It is a great model for doing a first annual stewardship campaign in the smaller membership church.

The Abingdon Guide to Funding Ministry, vols. I, II & III, also available from Cokesbury, are great resources for learning about financial stewardship issues.

Written by
Clay Smith, President/CEO
Hinton Rural Life Center
www.hintoncenter.org
clay@hintoncenter.org
1-866-389-8336