



Year-round Stewardship



Missouri United Methodist Foundation

STARTING YOUR STEWARDSHIP COMMITTEE OR MINISTRY GROUP

The Book of Discipline – 2016 mentions in ¶258.4 that there shall be a committee on finance in the local church. In that paragraph there is a listing of positions that should be included in the membership of the committee. There you will find reference to “the chairperson of the ministry group on stewardship.”

In an earlier paragraph, ¶244, the basic organizational plan for the local church includes several required bodies and then allows broad latitude for other groups with these words: “...and such other elected leaders, commissions, councils, committees, and task forces as the charge conference may determine.” A congregation’s stewardship committee or ministry team is one of these “optional” groups.

Thus, many congregations choose not to have a group specifically assigned the responsibility of stewardship. By default this ministry function is simply added to the list of duties assumed by the committee on finance. The result is often that congregational leaders wonder why the congregation is not more generous or consistent in their giving of time, energy, and financial support.

It boils down to this: Not having a stewardship committee or stewardship ministry team usually results in insufficient financial resources for the ministries of the congregation!

Why is it that some congregations grow and seem to have sufficient resources for their ministries – both personnel and financial resources? They don’t seem to have to beg and plead! Among other things, it usually means that they have an active, imaginative, committed group planning a comprehensive stewardship program and strategically and methodically implementing it throughout the year. If the congregation is large enough to have several staff members, there is a staff member specifically assigned to that stewardship group with a priority commitment to this ministry.

A stewardship committee can take any form necessary to get the job done. A congregation can have an ad hoc committee guided by the pastor or a gifted lay person. It can be an officially nominated and duly elected committee. It can report to the church council or administrative board or to another leadership group. Each congregation has the opportunity to design the committee in the form that suits its particular situation.

In its largest sense, stewardship is at the heart of the gospel. Jesus’ teachings are filled with stories about giving, receiving, gratitude expressed, love demonstrated, our relationship to God and our relationship with the things of this world. The Biblical and Wesleyan teachings about the management of personal resources are central to our journey in Christian discipleship. Therefore, the stewardship ministry is not simply a means to underwrite the budget, it is an essential part of the educational, practical and spiritual life of the congregation.

If we are to truly grow in discipleship, faith and service, we must learn, practice and teach effective stewardship.

When a congregation enlists its stewardship ministry group, who should be asked to serve? Depending on the size of the congregation, the typical stewardship committee or team is 6 to 12 individuals, all of whom are already generous in their gifts of time, energy, and financial resources to the ministries of the congregation. Each may be growing in his or her giving, but each should already have reached a substantial level of financial giving proportionate to personal resources.

Who might constitute the stewardship ministry group?

Consider these possibilities:

- A member of the committee on finance to provide ongoing liaison with that group
- A member of the permanent endowment fund committee
- Two effective communicators: one with the written word and one with public speaking
- Persons actively engaged in ministry to and with children and youth
- Several “right-brained” persons who quickly and easily think “outside the box” and can develop imaginative and creative plans
- A person experienced in the field of marketing or public relations who is readily able to develop concepts into products and programs
- A person who has made a planned gift to the church or who has included the church in his or her estate plans
- A diversity of persons – young (include at least one youth member), middle-aged, and older; male and female; newcomer and longtime member; racial and cultural diversity reflecting the makeup of the congregation, etc.
- A pastor who believes that stewardship is an essential spiritual discipline

You get the idea: You need Christian conviction, proven faithfulness, and bold imagination to develop a stewardship program that will be truly comprehensive, that will span the full year, that will provide broad interpretation of the ministries of the congregation, and that will maintain the ability to communicate with, teach, and stimulate persons of all age.

* * *

CHURCH FINANCIAL ANALYSIS QUESTIONS

Begin to reframe your thinking and that of your financial leaders. For instance, weekly and monthly comparisons are of limited value. Quarterly comparisons of income and expenses are most accurate.

An initial project for the Stewardship and Finance Committees is to do a five-year analysis of quarterly income & expense. Determine the actual average percentages of the annual totals received and expended per quarter. This will provide some idea of what to expect in the coming year and a more meaningful way of assessing and reporting on progress. *(For example, over the last five years income received through the end of the first quarter was 19%, 22%, 17%, 18% and 20% of the actual annual total received. Therefore, this year's first quarter income of 21% of our projected budgeted income looks fairly normal.)*

“Households” represent the real economic units in your church. Try to track giving by household rather than by “unit” or raw membership or attendance numbers. A household may be a single adult living alone, some combination of adults and children, or some combination of unrelated persons sharing financial resources.

Use these questions to better understand the financial dynamics in your church:

1. What is your church's budget income in each quarter and year for the last five years?
2. How many households do you have?
3. How many and what percentage of households pledge?
4. What percentage of last year's receipts was pledged?
5. How many households gave more than \$100 last year?
6. What percentage of households gave 50% of the budget receipts?
7. What percentage of households gave 80% of the budget receipts?
8. What percentage of your budget receipts came from households with adults aged 55 and over? Aged 75 and over?

Use these questions to better understand the financial dynamics in your church (cont.):

9. Using information available from *MissionInsite* (www.missioninsite.com), determine the average household income of persons in your zip code areas (i.e., your church members) and multiply it by the number of households in your church. Then divide the budget income from last year by that number. The result is an *approximate average* percentage of income given to the church.
10. How do you communicate your church budget to your members?
11. How do you report your finances to your church members throughout the year?
12. What kind of annual campaign do you do?
13. When do you do your campaign?
14. Who is responsible for your campaign?
15. What do you do for stewardship education?
16. Do you provide any stewardship education tailored for different age groups?
17. What do you believe to be your church's greatest stewardship need?
18. What do you have planned, calendared to help address that need?
19. Have you formed a Permanent Fund Committee per paragraph 2534 of the ***Book of Discipline***?
20. Do you have stewardship-themed sermons and/or ministry testimonies during worship services throughout the year that illustrate effective and inspiring ministry?

A Stewardship Calendar

The following is an example of what a year-round stewardship effort could look like. The goal is to develop an annual plan, put it on the calendar and then stick to your plan! (*Special offerings approved or recommended from the conference or general church are not addressed as a part of this model. From time to time you will also have to accommodate other projects such as capital campaigns.*) If you are just getting started, there is no need to try and do all of the items listed here. Choose a few items that you can do well, and grow into the rest as time, energy and experience allow. (Suggested “first steps” are highlighted blue.) Also, be creative and be sensitive to the unique needs of your congregation. Put your own spin on some of these ideas, and let these ideas spur new ones.

Finally, the important thing is to get started. If it is still early in the year, you may have to play a little catch-up and limit the number of activities that are scheduled. As the year progresses, you will want to focus more on those activities recommended in the fourth quarter (e.g., creating a narrative budget) that help lay the groundwork for the next year.

REMEMBER

Many motivations come into play, but surveys indicate that the three primary reasons we give are:

- **Belief in the Mission.** An organization or activity makes a positive difference in the world and changes lives for the better.
- **High Regard for the Leadership...** whose commitment, character and example inspire us.
- **Trust in the Financial Integrity of Operations.** Our gifts are used effectively and appropriately.

These are the touchstones for the Stewardship Committee. Every activity should underscore these points in some way in the minds of every member of the congregation.

Note: Samples of the **items in bold type** are enclosed following this calendar.

January

- December giving statements are mailed with cover letter only. (Letter expresses thanks for the gifts and for the ministry accomplishments. Also, notes that the enclosed statement is the summary for the past year and should be kept with records for tax reporting purposes.)
- First two weeks: Recover from Christmas – do not schedule anything new!
- Mid-month: Meeting with pastor(s), finance committee chair, stewardship committee chair, and permanent fund committee chair to discuss final numbers from last year, review this year's **narrative budget**, and plans/goals for the year ahead. Share and discuss the brochure titled "**Leading Stewardship: A Pastor's Guide**" and determine ways committees and staff can best support the pastor's activities.
- Mail an **Annual Report / Narrative Budget** to each household. (DO NOT include this in other church publications such as the newsletter or Sunday bulletin!) The personalized cover letter (i.e., "Dear Bob and Mary,") expresses thanks for last year's gifts and this year's commitment, describes a particular ministry success, looks to the year ahead with hope and enthusiasm and is signed by the senior pastor. (When possible, a personal signature and a brief PS are always appreciated. In a larger church, you may want to create different letters for different age groups highlighting different aspects of ministry. Remember, you are NOT going to send everyone a copy of the line-item budget. Copies of that are available at the church on request.)
- ALL mailings/publications must be printed in 12 point type or larger (especially for older eyes). Color, graphics and pictures add visual interest, improve communication and increase readership. The adage "Don't tell me if you can show me" should be applied – this is Missouri after all! A black & white page full of text is NOT thrifty; it is a waste of money on an invisible publication.
- Contact your Missouri United Methodist Foundation to schedule an Estate Planning & Planned Giving Workshop later in the year. (This can happen any time. The most popular seasons are April-May and October. Typically, the program lasts about an hour and coincides with an after-church luncheon.)
- Plan and begin scheduling 11 "Ministry Moments" (one per month, Feb – Dec). These are presentations lasting three to five minutes during Sunday worship (only one Sunday per month to start with) just before or during the offertory. Examples include: a Sunday School teacher shares a heart warming story from the classroom and thanks the congregation for its support; the youth show slides from the recent mission trip; the Sunday Schools report on the Heifer Project and their goal for an ark; a choir member describes the personal meaning/joy/enrichment of participation in the choir; etc.... The presentations can be simple or multi-media – the goal is to communicate and inspire.

February

- Mail the first monthly giving statements to all persons who pledged or who have given identifiable gifts (e.g., dropped a check or envelope in the plate). Make the statements as clear and readable as possible. The statement should be accompanied by a cover letter expressing thanks, describing a “ministry moment,” and inviting contact with the pastor at any time. Also include a standard-size envelope addressed to the church for the convenience of the giver. (Again, when possible, personalize and customize.)
- “Ministry Moment” in worship.
- Pastor makes five “thank you” calls each Monday morning.
- Invite a Foundation representative to meet with your Permanent Fund Committee, Stewardship Committee and/or Administrative Council to discuss planned giving, endowments, Foundation services and stewardship resources.
- Plan to host a weekend (or week) of personal finance workshops in March/April. (There are many inexpensive programs available such as Good Sense, Financial Peace University, Crown Ministries and others. These programs include: a thoughtful study of the theology of stewardship; examining Christian values and personal priorities; studying the basic principles of personal budgeting; understanding, avoiding and eliminating consumer debt; creating a personal financial plan.) Invitations and announcements should go out at least a month in advance. Consider offering this course each year as a part of new member orientation.
- Have small groups/Sunday School classes watch and discuss the video “Wesley and Giving” available from the Conference office or Cokesbury.
- Develop four newsletter articles (one per quarter) each highlighting a particular ministry (with pictures) and/or profiling a church member/donor (with pictures). The articles should emphasize the human interest (hobbies, funny stories, inspiring accomplishments) and also include a connection to giving. For example: As Sally says, “It is great to see our gifts at church put into action through this kind of life-changing ministry.” Since joining ten years ago, Sally and Bob have remained faithful givers to all the church’s programs, but as Bob says with a smile, “We hope to throw in a little extra for the kids here in Ms. Roberts class.”)
- Review gift acceptance procedures. Make sure that the church office knows how to process gifts of stock. (Contact the Foundation for brochures and assistance.) Electronic Funds Transfer, gifts from IRAs, and gifts of property should all be discussed and anticipated with appropriate policies/procedures. Recordkeeping must be accurate and thorough. Review internal financial controls to ensure integrity of operations and to protect staff. Make sure that memorial gifts are acknowledged promptly to the giver and to the family of the one being memorialized.

March

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- First of the four newsletter articles is published.
- Preach a stewardship message as a part of the Lenten season. This might address personal priorities, the meaning of discipleship, God’s gifts (...for God so loved the world that he *gave*...), or many other topics that connect with the power of the Easter message. *(Note: Some have the mistaken impression that a stewardship sermon must include the phrase, “We need money now!” This is neither effective fundraising nor inspiring evangelism.)*
- Host a weekend (or week) of personal finance workshops. (See February)
- Follow-up note to all who attended the personal finance workshops. Express thanks and include a brief evaluation form eliciting feedback regarding the event.
- Distribute invitations and announcements for the Estate Planning & Planned Giving Workshop in April. (Contact Foundation for workshop brochures.)
- Review church website, facebook page, and/or other web-based social media. Consider ways to offer stewardship resources on these sites. Link to the Foundation website. Post timely giving information. (For example, offer a timely update any time Congress passes new legislation impacting charitable giving rules, opportunities, tax deductions, etc.) Forms such as EFT and stock transfer forms can be posted. Post all newsletters and maintain a newsletter archive.

April

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes. Consider including a quarterly “Faith & Finance” report summarizing progress to date in both ministry and budget. (Keep it positive; focus on the mission.)
- Pastor makes five “thank you” calls each Monday morning.
- Estate Planning & Planned Giving workshop.
- Follow-up note to all workshop participants. Include the brochure “Remember Your Church in Your Will.”

May

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- Mail a letter between Mother’s Day and Memorial Day to preview the activities planned for the Summer months. (Again, color, pictures, positive, enthusiastic.) Encourage the use of the enclosed envelope to pre-pay contributions before leaving on vacation.
- The Stewardship Committee meets to begin planning the Fall campaign.

June

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- Second of the four newsletter articles is published.

July

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes. Consider including a quarterly “Faith & Finance” report summarizing progress to date in both ministry and budget.
- Pastor makes five “thank you” calls each Monday morning.

August

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- The Finance Committee or Budget Development Committee distributes Budget requests for the next year to all ministry leaders.

September

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- Third of the four newsletter articles is published.
- The Finance and Stewardship Committees meet to examine income & expenses to date. If the “Summer Slump” is significant consider adding a “Back to School” message in the monthly statement to review Summer accomplishments, preview Fall activities, and solicit a “catch up” offering. This should not be done casually! Unless there is a dire need, an end of year offering will yield greater results.
- The Finance Committee receives budget requests from ministry leaders and begins to put together a preliminary budget.
- The Stewardship Committee continues planning for the October-November pledge campaign.

October

- “Ministry Moment” in worship.
- Monthly statements with cover letters, return envelopes. Consider including a quarterly “Faith & Finance” report summarizing progress to date in both ministry and budget.
- Pastor makes five “thank you” calls each Monday morning.
- The Finance Committee and Administrative Board approves the line item budget and the Stewardship Committee translates the line item budget into a **narrative budget**.
- The leadership are challenged upon budget approval to make their pledges first as leaders. This can be done in the administrative board meeting or in a fellowship setting with more focus, intentionality, and challenge. If there needs to be a growth in giving, it must be modeled by leaders.
- The Stewardship Committee continues ministry testimonies and emphasizes more use of visual resources such as posters, bulletin boards, information booths, videos, powerpoint slides and bulletin inserts.
- Pastor and Permanent Fund Committee member make a visit to a planned giving prospect.

November

- “Ministry Moment” in worship. (Consider developing one for each Sunday in this month.)
- Monthly statements with cover letters, return envelopes.
- Pastor makes five “thank you” calls each Monday morning.
- Consider featuring All Saints Sunday as a day to recognize memorial and honor gifts. Lift up the names of those honored and the ministries that the gifts will benefit. (Consider sending an invitation to church “alumni” who may have moved to other parts of the country to send a note remembering a beloved person or church experience – and of course include a return envelope inviting a monetary gift!)
- Early in the month, mail the pledge packet to every household. The packet includes: a cover letter expressing thanks, enthusiasm and excitement and a request for prayerful consideration of one’s pledge; an “Estimate of Giving” card and return envelope. (Consider including on the pledge card a statement that says “Please remember the ministries of our church in your estate plans. If you have already included the church, please let us know by checking this box. This will allow us to express our thanks at our upcoming Heritage Society dinner. Thank You.”); a copy of next year’s **narrative budget**; a step chart showing weekly giving ranges and the number of households within each range; an explanation of proportional giving, tithing and an encouragement to move a step up the chart. The packet may also include a publication discussing various stewardship topics such as: Why do you give to the church? How much should I give? How did you learn about giving? What is the greatest challenge in giving? What is the greatest joy in giving? These can also be developed into separate bulletin or newsletter inserts.
- The Pastor preaches at least two consecutive Sunday sermons on financial stewardship themes prior to Commitment Sunday.
- On Commitment Sunday pledges are received for the new year. The focus is ONLY on the financial pledge, NOT prayers, presence and service.

December

- After the last day of contribution in November personalized thank you letters are sent out to every pledging household. Accompanying the letter is a summary of the campaign results. (Again, positive enthusiasm for the year ahead.)
- “Ministry Moment” in worship. (This one may be optional or complimentary with other Christmas activities.)
- Monthly statements (through November) with cover letters, return envelopes. This includes a positive summary of ministry accomplishments for the year and positive challenge/solicitation to help fully meet our goals for the year. (“If you have additional discretionary giving, please consider an extra gift to help with the...”). This is also a good opportunity to enclose a “Year-end Giving” brochure highlighting helpful information about taxes and ways to give. (Free brochures are available from your Missouri United Methodist Foundation.)
- Pastor makes five “thank you” calls each Monday morning.
- The fourth newsletter article is published.
- Develop an Annual Report for mailing in January.

Note that planned giving activities can deserve a calendar of their own. This information is addressed elsewhere in these materials. An extensive planned giving program is usually delegated to its own committee or task force.

Ideas for a Year-round Stewardship Program



1. **Stewardship Team:** Form a creative group to rethink your approach to stewardship. The team should be diverse in its makeup-young and old, male and female, long-time members and new members, etc. Have them read selected books on stewardship and share what they found encouraging and possible for your situation. (See accompanying book list.)



2. **New Members:** Stewardship education should be a requirement for all who seek membership, either at the confirmation level or at the adult membership level. Be focused on what you expect. Have an intentional strategy for assimilating new members, including the provision of current information about the finances of the church. Encourage new members to become regular givers from the very beginning, and explicitly explain how and why giving is a significant contributor to growth in Christian discipleship. Research shows that typically after 6 months only 17% of new members give. Consider making a class in personal budgeting (e.g., Good Sense, Crown Ministries, Financial Peace University) a part of new member orientation.
3. **Say Thanks:** You are competing with other philanthropic institutions which are saying thanks. Challenge a sub-committee to come up with creative ideas to say thank you in your congregation.

4. **List What Excites You:** Begin a list of responses to the question: “What are you excited about in our Church?” Start with your Stewardship Team, because they need to be the nucleus of energy and excitement about what is going on in the congregation. Expand to include others, such as the Administrative Board or Church Council. Then involve the whole congregation with a strategically placed bulletin board where passersby can both see what others have said and inscribe their own exciting thoughts.



5. **Collect and Share Ministry Stories:** Articulate your vision. Illustrate, don't simply explain. Obtain stories from your district superintendent (“How is the district administration fund transforming lives?”), your conference office, and the denomination's general boards. Interview others who lead various congregational ministries, such as a day care program, a youth program, or a senior ministries program, in order to learn stories of how the ministries of the church are meeting the needs of others. These are not simply “facts and figures” stories, but transformational stories. They describe how lives are being changed through your gifts!

Collect stories from diverse sources about the difference that giving in your congregation is making both within the church and beyond.

6. **Plan Thought and Heart Provoking Offering Times in Worship:** Have someone read an appropriate passage of scripture immediately prior to the offering, make a few personal comments about why it is personally meaningful, and then pray for the morning giving. Involve children in preparatory readings or prayers. Share a brief stewardship story. Enlist a team whose sole responsibility it is to plan and implement a different experience of worship through congregational offerings each Sunday. Consider periodic congregational movement, such as a processional into the chancel for the presentation of individual and family gifts. Reclaim the offertory as a high, celebrative point in the worship experience each week.



7. **Minutes for Mission:** Once a month, have a 2-3 minute presentation in your worship service about a ministry or outreach of your congregation where lives are being changed. By planning and scheduling these appropriately, the presentations may include descriptions of how worshipers can assist with a project, make a special gift, or provide other assistance to make a difference through their investment in the program.

8. **Plan Your Designated Giving:** Some congregations include all “specials” in a “unified” budget, so that the only special offerings are for endeavors such as recovery from catastrophic events. Other congregations provide many opportunities for special, over-and-above gifts. Some individuals and families who do not ordinarily support the church’s operations will respond to these special, focused, designated giving opportunities. Usually these specials do not negatively impact regular giving. If your congregation has them, announce them well in advance and promote them generously. Soon afterward, report back to the entire congregation the response of the church family to the endeavor and how those special gifts will impact and change people’s lives.



9. **Bulletin Inserts:** Develop a series of monthly inserts in worship bulletins. Creatively use a recurring preface such as, “Because of Your Gifts...” Then the various pieces can focus on particular themes that pick up that introductory invitation, such as “...the hungry have food” or “...the Gospel is being preached today in Ethiopia.”

10. **Newsletters:** Every issue of your congregational newsletter, whether it is published monthly, semi-monthly, or weekly, can carry a ministry story, personal reflective story, and/or financial update in story form. Share your stories about how the giving of members is making a difference. Consider a separate periodic newsletter (perhaps quarterly) that *solely addresses stewardship issues in your congregation.*

11. **Make Stewardship Fun:** Create an inviting, accessible kiosk or display where cartoons can be displayed that focus on stewardship and giving, the reticence some members may have about generosity, Christian stewardship, and financial challenges in the church.

12. **Dramas and Skits:** Dramas are available and skits can be written which focus on human fears and foibles around giving.

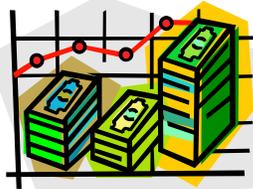


13. **Bulletin Boards:** Develop displays and provide information which can be taken from a “people friendly” bulletin board located strategically in the church facility. Change the material frequently. Make it visually appealing and diverse. Provide informational pieces that can be taken by a reader for review at a later time.

14. **Use Visuals to Interpret Congregational Finances:** Pie charts, graphs, and similar visuals can interpret facts and figures in inviting ways. Use this approach in quarterly “Faith & Finance” reports that are mailed with a positive cover letter describing ministry accomplishments. **DO NOT** publish a weekly newsletter or bulletin report about the “amount needed each week,” “amount needed to date,” and “over/under to date.”



15. **Stress Growth in Giving:** Growth in giving is a normal expectancy. In the church we emphasize growth in discipleship. One of the fundamental expressions of that growth is through our giving. Growth is not demonstrated necessarily in the giving of more dollars. Rather, growth has to do with the impact of our giving in the living of our Christian faith. Have we grown in our willingness to trust God’s provision for us? Have we grown in our readiness to sacrifice in order to make offerings that are worthy for God and not just convenient to us? Have we grown past reluctance or just feeling good to the point where we are truly joyful in our giving?



16. **Photos Personalize:** Help your congregation remember the events in which they have participated or visualize other ministries or programs through photographs. Pictures are easy to arrange in displays, include in publications and project in powerpoint slides. Invite the congregation to put meaningful pictures from a newsletter on the refrigerator at home and to be in prayer for those persons and ministries that are depicted. Consider asking the youth to take on the job of journalist or “paparazzi” at church events.

17. **Personal Stories of Support:** Individuals and families often prayerfully discern God’s direction and support in deciding how they use the financial resources God has provided them in support of the ministries of the church. Solicit these stories and share them in worship services, meetings, newsletters and other public forums. Stories from books and other resources can also be helpful and inspirational, but the familiarity with a member of the congregation adds power to the story.

18. **Sermons and Sermon Illustrations:** Sermons do not have to be “about stewardship” in order to have reflective stewardship illustrations. Consider the stewardship ramifications of scriptural texts that ordinarily are not interpreted as having a theme of stewardship. Lay persons as well as pastors can effectively address stewardship issues in sermons. Use real-life illustrations. “When you teach from the head, it goes to the head; when you teach from a life, it goes to a life.”

“When you teach from the head, it goes to the head, when you teach from a life, it goes to a life.”

- 19. **Schedule an Outside Stewardship Speaker or Preacher:** Bring in an experienced stewardship speaker or preacher to your congregation. An outside speaker brings a new voice and an objective point of view.
- 20. **Would You Bring Us a Short Devotion?** Leading a devotional period with a focus on Christian stewardship and giving may catch a few people by surprise, but it is a unique opportunity to move beyond clichés to clarion words calling for faithful response to Biblical teachings. Short. Concise. Always timely. Powerful. Memorable.

Experiment.

Listen for feedback.

Make mid-course corrections.

- 21. **“Speak in Tongues:”** Recognize the diversity of your congregation. A 20-year-old has different interests and responds to different words and images than a 65-year-old. Leaders are moved by challenges; followers are moved by assurances. Vary the stories you tell, the ways in which they are told, and the storyteller. Experiment. Listen for feedback. Make mid-course corrections.

- 22. **Hold a Ministry or Mission Fair:** Annually have every ministry represented with displays in a single place to interpret their focus, service, and stories. This is a means of explaining and interpreting the diverse involvements of members of the congregation, of enlisting additional personnel, and of clearly demonstrating how the giving of the congregation is making a difference in the world. This type of event works effectively when scheduled during the intensive phase of an annual campaign just prior to Commitment Sunday.



- 23. **Fund Stewardship Education:** Designate a significant amount of the congregation’s annual operating budget (perhaps 1%) for Stewardship Education. With that resource you can purchase and use fliers, join and gather stewardship resources through the Christian Stewardship Association, buy books and other resources to train congregational leaders, and subscribe to services that interpret stewardship.



- 24. **Train Congregational Leadership:** Have everyone on the Finance Committee, Administrative Board or Council, and other leaders read at least one book on stewardship and giving during the course of each year of service.

- 25. **Decide If You Are a “Tithing Congregation”:** Decide if tithing will be the standard of giving to be taught in the congregation. If so, teach tithing. If not, teach proportional giving.

- 26. **Provide a Money Back Guarantee:** Have your church’s Administrative Board or Church Council approve a money back guarantee for first-time tithers. After a month-long stewardship preaching series, ask regular givers to turn in a covenant agreement indicating that they will begin to tithe. The church offers a full money back guarantee to anyone who tithes for 90 days and then regrets the decision.

27. **All Church Tithing Sunday:** Challenge everyone in advance to bring a full 10% of their *weekly* income as an offering on a designated Sunday. A second option is to have people write on a card (without indicating their name) how much their tithe “would be” if they gave 10% of their annual household income to the church. Tally this information, and report the totals back to the congregation. People will be amazed to discover that if they faithfully gave 10% of their income to the Lord’s work in their local church that they could expand the church budget 2 to 4 times for missions, staff, new ministries, new programs, and regular operations.

28. **Send Crucial Letters:**

A. January

Say Thank You for previous year

Forecast programs for new year

Explain how your continuing support makes a difference

B. May

Send after Mother’s Day and before Memorial Day

Update on programs and financial support year-to-date

Forecast summer programs

Express the need for continuing summer support for those ministries, especially since many of them are unique to the summer season

C. December

First week after last Sunday in November

11th month record of personal contributions

Forecast Advent activities

Encourage members and friends to end their annual contributions in a manner acceptable to God.



29. **Establish a Permanent Endowment:** Every congregation has areas in which proceeds earned by permanent funds can assist – such as building maintenance, specific program areas, or specific mission areas or projects. When such funds are established appropriately, they will actual complement and even stimulate regular annual giving as well as providing new possibilities for estate and planned giving. A Missouri United Methodist Foundation staff member can assist in the planning, organization and promotion of such an endowment fund.

30. **Regularly Hold Planned Giving Seminars:** Seminars on planned giving should be held at least annually to assist individuals and families to gather accurate and helpful information about estate planning and ways to remember



the church. Events can be planned using attorneys, accountants and financial planners in your congregation or community. In addition, your Missouri United Methodist Foundation provides workshops and a variety of printed resource materials at no cost. Foundation staff are always available to visit with individuals who would like information and assistance.

31. **Find Options for Designated Gifts:** Maintain a current list of areas where ministries could be expanded, where services could be enhanced, where missions could be expanded, where buildings could be improved — if additional (unbudgeted) funds were available. Investigate the interests of persons or families that are not regular contributors to the church. Challenge and invite them to support one of these special emphases. (Of course, such gifts deserve prompt written acknowledgement.)

Maintain a current list of areas where ministries could be expanded, services could be enhanced, missions could be expanded, buildings could be improved, etc.

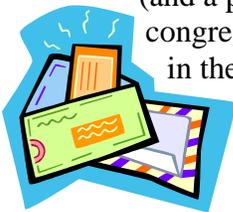
32. **Use Quotations:** Provocative quotations from scripture, great literature and contemporary writers and speakers may be effectively used in newsletters, bulletins, sermons, and other vehicles of communication to stimulate thought and emotions around stewardship, giving, and changing lives.

33. **Develop Your Capital Plans:** If possible, plan 3 to 5 years ahead for physical needs, such as additional educational space, a family life center, a new or additional parsonage, and worship or fellowship space. (Consider putting a debt service line in your budget today, and write the check to a capital project savings account.) With careful planning in accordance with the United Methodist *Book of Discipline*, the congregation may be engaged and prepared to respond when it comes time to secure the funding to proceed with the endeavor.

34. **Sunday School Lessons on Stewardship:** Include children, youth and adults in regular and systematic teaching and learning about Christian stewardship which is biblically grounded and consistent with our Wesleyan heritage. Christian stewardship can be considered in single sessions or multiple session series, and it can be considered in association with many other educational topics such as discipleship, family life, and money management.



35. **Offering Envelopes:** Provide standard-size envelopes printed with return address (and a place for gift designation on the flap) to members and friends of the congregation to encourage regularity of giving. Similar envelopes can be placed in the pew racks. (Starting in 2007, cash givers who wish to claim a charitable deduction must use an identifiable envelope so that the church can provide a receipt for tax reporting.) Tiny envelopes are suitable for young children, but they are inappropriate for youth and adults.



36. **Catch-up Envelopes:** When records of giving are mailed to the congregation, (monthly is recommended), include a pre-addressed standard-sized return envelope with the cover letter and individualized record of giving. Although there is no request for giving in this mailing, a ready envelope is a convenience for the giver. Have special envelopes that say, “Special Giving Opportunity Envelope.”

37. **Enhance Records of Giving:** Print Biblical reasons “why to give” to the Lord on the bottom or back of records of giving before they are mailed. Not only are you reporting on the giving of an individual or family, you are using the sheet as a teaching instrument.

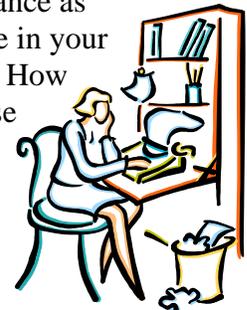
38. **Home Visits by Pastor:** Organize visits in the homes of church members, not to secure commitments, but to build relationships, to thank members and friends for their investment in the work of the church of Jesus Christ, and to LISTEN to faithful members as they share why they love the church. This can be done very effectively at a time other than during the annual stewardship campaign.



39. **Consider the Importance of Giving Among Leaders:** If it is true that “leaders can never lead others beyond their own level of practice,” then regular, generous giving to the church might be among the criteria set for nomination to positions of leadership in the church.

40. **Get Specific in Congregational Prayers of Confession:** Most congregational prayers of confession are quite general. Even though they may be accurate, they seldom elicit a heartfelt, emotional response. Remember to include stewardship of time, talent, and money in the corporate prayers of confession shared by your congregation. The value we place on time given to us by God, our attitudes about the talents God gave to us, and our relationship with the resource of money God provides for us are *spiritual* issues.

41. **Write a Money Autobiography:** Write the story of your personal pilgrimage with regard to money. Include your earliest memories and both spoken and unspoken teachings of your family of origin. What have been your experiences with wealth and abundance as well as austerity and poverty? What differences have economic shifts made in your life? How have your attitudes developed, changed, and influenced others? How did you learn about giving, and what are your joys and fears about it? These are bits of history that impact us regularly, yet we seldom assemble them into this type of story. Have others write their money autobiographies to share and discuss in small groups. Is the place where you are now where you want to be? How can you grow in the next chapter(s) of your autobiography?



42. **Conduct a Time and Talent Survey:** Annually promote and carry out a broad-based survey which allows members and friends to indicate ways in which they want to invest their time, talent and energy in the coming months. Such a survey can best be conducted 2 to 3 months following the annual campaign for financial stewardship.

Ask members to indicate ways in which they want to invest their time, talent, and energy.

43. **Conduct a Spiritual Gifts Seminar:** This experience can bring biblical terminology and traditional concepts of Christian theology into a new relevance and applicability. Spiritual gifts are divine gifts just as financial resources are divine gifts, and learning to manage these gifts is the life-long challenge of deepening one’s understanding of discipleship and Christian living. The personal discoveries in such a seminar could have value in assessing options for volunteer services.

44. **Conduct a Stewardship Survey:** A well planned, confidential survey of the members of your congregation could provide helpful information about the congregation, such as demographic data, attitudinal perspective, levels of familiarity with various ministries, and awareness of biblical and theological understandings of stewardship. A precisely crafted survey instrument can be used to collect accurate information otherwise unavailable, such as average income, age, and diverse attitudes associated with individuals in various income and age ranges. It can also provide an opportunity to ask whether members have included the church in their estate plans. Information retrieved from the survey can be helpful to leaders in their planning, and summaries of the information can be interpreted back to the congregation for feedback.

45. **Start a Christian Financial Counseling Ministry:** Have a lay person in your congregation begin a Christian financial counseling ministry to help individuals and families in trouble. As families begin to get their finances in order, they will begin to give more faithfully and gratefully. If your congregation alone cannot undertake this endeavor, develop it ecumenically with other congregations.



46. **Develop a Career Guidance Ministry:** Develop a program with trained counselors who can support and assist individuals in career transitions or who want to learn about other possible career options. If such services cannot be provided directly through the programs of the church, secure the assistance of referral personnel so that these services are available to individuals and families particularly during intervals of crisis associated with job loss or career transition.

47. **Make Giving Stock Easy:** Gifts of appreciated stock are not only valuable to the congregation, but also have significant tax advantages for the contributor. Your church can open an account with a stockbroker for the purpose of receiving gifts of stock. Also, your Missouri United Methodist Foundation can be used as a “pass-through” for processing such gifts. Contact the Foundation office for complete assistance.



48. **Transform Your Fund-Raising Events:** Often, special events by a congregation, such as dinners, bazaars, garage sales and talent shows, are substitutes for the congregation’s willingness to move up in personal and family giving as effective Christian stewards. The success of these events is often calculated (or perhaps miscalculated) by the amount of money raised. Try designating event monies to specific mission activities. Place greater emphasis on event success measured by service to the community, the fellowship that was shared, the mission that will be strengthened, or the value of the event in the life of the congregation or community.



49. **Find a Stewardship Model:** Find a congregation that has developed and is maintaining an effective year-round stewardship program. Visit with the pastor, the staff member who is responsible for the stewardship program if it is not the pastor, the team responsible for

Find a congregation that has developed and is maintaining an effective year-round stewardship program.

the program, and other strategic lay persons in the congregation about what they are doing, how they have developed their program, and where they are going with it. Request samples of materials, and review them for ideas that can be transferred or revised for use in your congregation.

50. **Tangible Gifts:** Office equipment, materials for projects with children, building materials, and other useful goods are available through members and friends of the congregation. Alert your congregation to these needs. When the needs are met, quickly acknowledge those gifts both to the contributor and to the congregation.



51. **Pray:** Invite stewardship leaders to pray for specific church members and their growth in discipleship, including their giving. Regularly pray for the church and its management of the resources that are given to it. Pray for new programs and new gifts that are conveying the love of God into new mission fields.



Churches cannot wait until people grow spiritually so they will give: some people cannot grow spiritually until they decide to give. And asking people to improve their treasure management is asking them to grow spiritually—the two matters cannot be separated. When we look at principles for a vital stewardship, we are looking at principles that can help people grow spiritually.

Eugene Grimm
Generous People

Ideas for an Annual Stewardship Campaign

The effective teaching and practice of stewardship happens all year long. Nevertheless, in most churches there will remain a need for an annual emphasis and solicitation of written pledges.

- 1. Plan, Plan, Plan!:** An Annual Stewardship Campaign requires foresight and planning. Hastily concocted campaigns tend to produce limited or disappointing results. An effective campaign is developed simultaneously on many fronts so that the congregation is informed, primed, and ready to make their commitments because of weeks of prayerful congregational, familial, and personal preparation. Campaigns typically require 3 to 4 months of lead-time for preparations and engagement of the congregation.

- 2. Develop a Plan and Work Your Plan:** Determine if you want to develop your own campaign or purchase a commercial campaign that has been tried and revised through use in various other congregations. Campaigns such as Consecration Sunday, Pony Express, Discover the Joy, direct mail campaigns, telephone campaigns, every member visitations, and Loyalty Sunday are available for purchase. Typically, only the materials that are needed in a congregation of your size need to be purchased. These campaign programs have usually been honed through usage, and the deletion or significant alteration of any component usually produces a negative impact on the success of the campaign.



- 3. Listen to the Professionals:** Eugene Grimm, one of the most proficient writers on Christian stewardship in the contemporary church, provides these suggestions for an Annual Stewardship Campaign:
 - A. Keep it positive.
 - B. Keep it Biblical.
 - C. Stress the Mission.
- 4. Determine the Best Season for Your Campaign:** In an agrarian society, fall campaigns were appropriate. As crops were harvested, farmers and ranchers knew the outcome of their labors across the previous months. Since members of many congregations continue to rely upon income from agricultural sources, the scheduling of their Annual Stewardship Campaigns to coincide with the completion of harvests remains appropriate. As the American culture has become more urbanized, reliance upon crops and seasons

has diminished. In its place have come economic realities such as regular salaries, promotions, commissions, benefits, second incomes and tax refunds. In those settings that are not dependent primarily on agricultural income, there is flexibility to schedule the Annual Stewardship Campaign at other times, such as in the spring to coincide with the experience of rebirth in the natural world and the power of the Easter message.

The effective campaign will emphasize ministry awareness and challenge growth in faithful stewardship.

5. **People Give to Ministries, Not Budgets:** The primary purpose of the Annual Stewardship Campaign is to develop the congregational resources for the ministries that the church family intends to undertake to fulfill its mission. The effective campaign will emphasize ministry awareness and inspire growth in faithful stewardship. The line-item budget is a tool for the finance committee. It should be available at the church office, NOT MAILED TO EVERY HOUSEHOLD!
6. **Prepare a Narrative Budget:** A narrative budget describes the ministries of the congregation in an informative and inspiring way. It tells the story of how the church is fulfilling its God-given mission and making a positive difference in the lives of individuals and families. The narrative budget can be part Annual Report discussing the accomplishments of the past year and part game-plan for the year ahead. (See attached example.)
7. **Preach!:** Research indicates that congregations in which the pastor preaches at least one sermon on stewardship annually give more than those in which no such sermon is given. Giving increases where two such sermons are preached annually, and the results are even more positive in churches where the two sermons are preached on consecutive Sundays. The intensive phase of the Annual Stewardship Campaign is an important time for the pastor to teach, lead by example, and preach the scriptural precepts and theological foundations of Christian stewardship.
8. **Tell your stories:** Through your newsletters, with weekly bulletin inserts, in special times during worship services, in Sunday School classes, and in other settings, tell some of the stories of the ministries of the church. Ideas for worship services: 1) Have children talk about favorite activities in Sunday School; 2) Ask a youth to describe what church means to them; 3) Have musicians describe why they participate; 4) Invite testimonials from teachers and mission project leaders. At every opportunity INCLUDE PICTURES!



Ask a youth member to describe what church means to them.

9. **Show Your Stuff:** Schedule a time, perhaps on the Sunday prior to Commitment Sunday, when you “show your stuff.” Perhaps it will be a Mission Fair in which all of the various ministries and missional involvements of the congregation set up displays in one area of the church. Consider the possibilities for video, slides, narration and music in a multi-media presentation during morning worship. A high quality, near-commercial quality presentation can often be developed using the skills, expertise, and resources available within the congregation.



10. **Involve People:** The more people that are involved in the planning and preparation of the Annual Stewardship Campaign, the more ownership there is for the campaign and its objectives. This produces more generous responses from individuals and families as they make their financial commitments for the ministries of the church during the coming year. From a nucleus of 8-12 persons who serve as the campaign design and planning team, many others can be enlisted for specific responsibilities within a limited time frame.



11. **Plan Your Commitment Card:** First of all, you can call it something else. Maybe you will choose to call it your “Estimate of Giving Card,” or some similar title. Cards need to have the name(s) of those completing the cards, but they do not need to be signed. The alleviation of a signature can keep the card from seeming legalistic. Use categories such as “working toward the tithe,” “committing to the tithe,” and “giving beyond the tithe.” On the back of the commitment card or in accompanying material, provide a chart showing percentages of various levels of income up to and beyond the tithe of 10%.
12. **Working toward commitment:** Prime the pump to reduce reluctance to complete a commitment card in the weeks preceding Commitment Sunday. Prepare and mail out to the congregation a series of cards to be filled out, returned to the church, and displayed. A letter of invitation from the pastor or a respected lay person accompanies each card to encourage the completion and return of that week’s card.
- Week #1: Identify what you love about our church.
 - Week #2: Identify who you love from our church that has made a difference in your life.
 - Week #3: Identify your greatest dream for our church.
 - Week #4: In light of your responses in weeks 1-3, what is your financial commitment to the church? (This is the commitment card, and – just in case – the congregation is reassured in the accompanying letter that these cards will not be posted.)

Some congregations have created colorful cards, cut heart-shaped cards, utilized rainbow paper, and developed other designs to make the process more fun and inviting.

Problem:

Our congregation will never sign commitment cards.

- 13. Encourage Growth in Giving:** The tithe is the scriptural standard for our giving. Research involving almost 25 denominations in America found that United Methodists give about 2% of income. Therefore, most of us have room to grow! A step chart can be used to show the current levels of annualized financial commitment to the ministries of your church. These various levels of giving, such as \$1-\$499, \$500-\$999, \$1,000-\$1,499, etc., can be shown with the number of households that have current commitments at each step. Encourage contributing households to take a step up in the individual or family commitment for the next year as each moves toward the tithe of 10% and beyond.

A step chart can be used to show current levels of annualized financial commitment . . . with the number of households at each step

- 14. Leaders Lead:** Invite the pastor, staff, and elected leaders, such as the Administrative Board or Church Council, to make commitments a few days prior to Commitment Day. This can be done in a special service of commitment for the leaders. Then, prior to or at the Commitment Day services, announce the total of the commitments being made by congregational leaders, the number of increases, and the total increase over the previous year's commitments. This can be highly motivational for the rest of the congregation.

- 15. Help With Discernment and Decision:** The simple question, "How much should I give?" deserves a thoughtful response from the Stewardship Committee. You can help your congregation members in a variety of ways: 1) prepare materials such as the narrative budget and step chart mentioned earlier; 2) prepare materials discussing the spiritual discipline of Christian stewardship and a practical discussion of proportional giving; 3) your church may want to offer periodic classes in basic personal budgeting from a Christian perspective; 4) develop stewardship devotional materials (including scriptural references) that help us consider how God has blessed us, what it means to be a steward, and why we give.



- 16. Expand the Menu of Gift Options:** In a world of internet banking, credit cards, mutual funds and discount stock brokerages, the traditional offering plate seems a bit quaint. While the offering plate remains an important and effective symbol of our weekly



commitment, it should not be allowed to define or limit how we fulfill our commitment. Make sure your church office can easily process gifts of stock; make it easy for members to establish electronic funds transfer arrangements; encourage members to include the church in estate plans; develop gift acceptance policies for gifts of land and other types of property; provide information about planned giving in the form of gift annuities, charitable remainder trusts and endowments. Your Missouri United Methodist Foundation is a great source of resources and assistance.

17. **Be Inclusive:** For people who do not respond to the opportunity to make a financial commitment, send a note to give them some designated gift options. This can be done at any time, even months following the conclusion of the campaign. It works best if you learn some of their interests and promote areas of mission or ministry in which you know they have a specific interest.

18. **Give a Final Report:** Following Commitment Day, allow an interval of about 2 weeks before giving a final report to the congregation. Announce well in advance when that final report will be prepared and announced, and encourage everyone to have commitment cards submitted by a designated date for inclusion in the grand tally.



19. **Interpret the Results of the Campaign:** Use some means to interpret the outcome of the campaign. A “step chart” can be developed visually with different levels of annualized giving, such as \$1-\$499, \$500-\$999, \$1,000-\$1,499, etc. The number of households making commitments at each of these levels can be given along the steps. With the same imagery, interpret how many commitments have increased over the previous year. Provide an overall percentage of growth in comparison to the previous fiscal year, and describe how the ministries and programs of the church will be strengthened and expanded as a result.

20. **SAY THANK YOU:** Develop multiple ways to express gratitude to those who have made commitments to support the ministries of the church for the coming year: 1) All written correspondence should be personalized as much as possible; 2) When possible, a personalized, handwritten “PS” from the pastor or Stewardship Committee leader is particularly appreciated. (Remember the adage: People give to people. A real thank you comes from a real person—not from “the church.”); 3) A prompt confirmation/ thank you letter should be sent to each individual or family that has made a commitment. This is an



opportunity to express gratitude, to affirm in the mind of the giver that this was a good decision, and to demonstrate that the church is a responsible recipient. This letter can verify the amount and frequency of the commitment; 4) Provide monthly giving statements showing progress throughout the year. The statement should be accompanied by a cover letter expressing thanks and describing a recent ministry success. A standard “bounce-back” envelope should be included for the convenience of the giver.

People
give to
people...

21. **Insist on Accuracy of Records:** No one likes to have his or her name misspelled. Be certain that the name, address, commitment amount, and other information is checked and re-checked before mailing anything. This applies to the mailings at the conclusion of the campaign and throughout the year that follows.

