

# **A Congregational Lifestyle Of Financial Stewardship**

**Theological and biblical understandings of stewardship and discipleship are values of faithfulness.**

**Bringing together annual giving, planned giving and capital campaigns provide a way of motivating generosity.**

**Year Round programs move individuals from fears of scarcity to confidence in God's providence.**

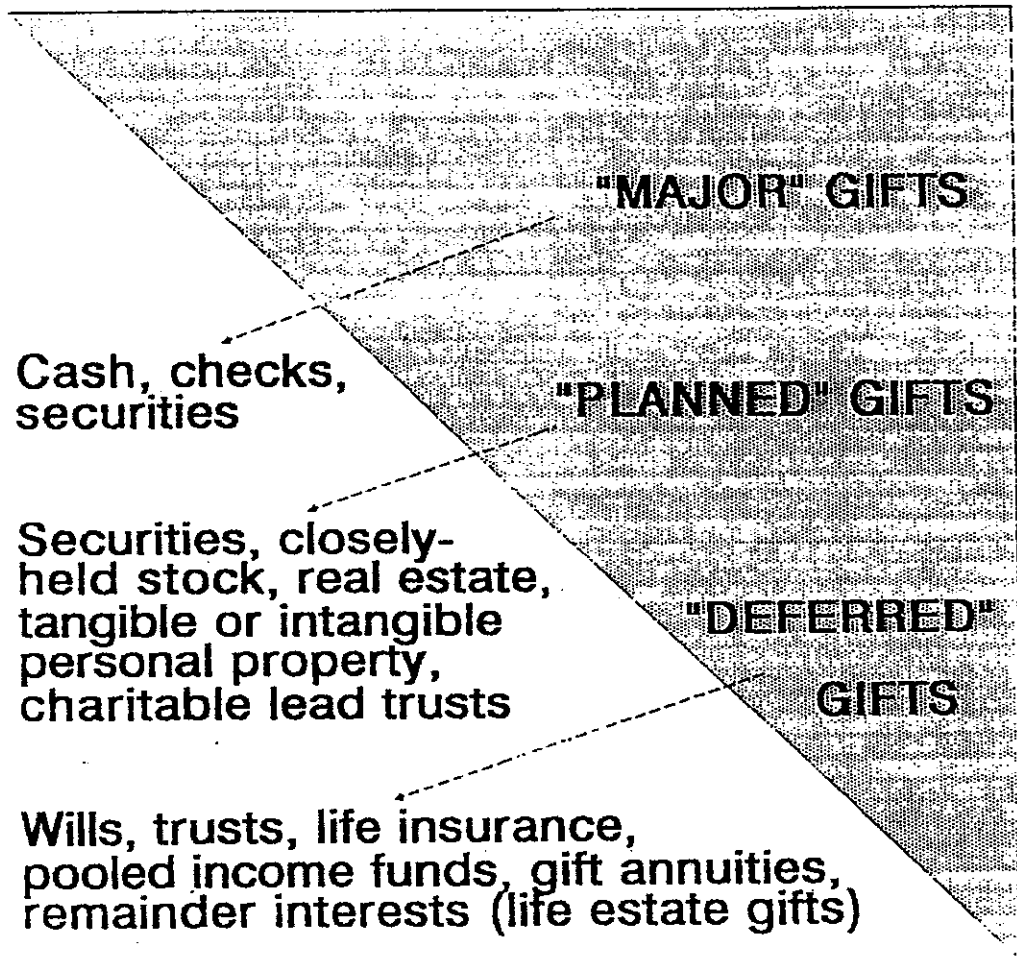
**Components of programming include:**

- **Biblical education**
- **Annual financial support**
- **Options for planned giving**
- **Interpretation of local and worldwide mission**

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# Types of Gifts

← **Recurring**                      **Non-recurring** →  
*Annual Pledge    Special/capital    "Lifetime" gift*



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Stewardship  
Year-Round Financial Stewardship Planning

	<b>Stewardship Education</b>	<b>Financial Stewardship</b>	<b>Mission Interpretation</b>	<b>Endowment Program</b>
<b>January</b>				
<b>February</b>				
<b>March</b>				
<b>April</b>				
<b>May</b>				
<b>June</b>				

## Differing Visions of Christian Fund Raising

	<b>Conventional Paradigm of Fund Raising for Christian Organizations</b>	<b>Alternative Vision: Fund Raising as Ministry</b>
<i><b>Focus and Goals</b></i>	To bring people into relationship with our organization and with the work it does in a way that makes them want to support the organization financially.	To bring people into a closer relationship with God through the experiences of giving we help create by offering occasions where giving is consciously evoked as a spiritual act and practice.
<i><b>Ideal Outcomes</b></i>	The donor makes a gift (or series of gifts to our organization that may be an expression of his or her faith.	The donor comes to a place where he or she is more generous to our organization and/or others because every gift becomes an occasion for and a celebration of growth in faith.
<i><b>Ethical Framework</b></i>	The fund-raising process is circumscribed by a professional code based on a minimalist ethic (“do no harm”), which prohibits misrepresentation, self-dealing and deception, or obviously manipulative practices.	The fund-raising process is defined by a commitment to embody Gospel values, to serve the truth and care for others – a process in which we make a commitment to listen for, lift up, and (if possible) honor a donor’s dreams and visions above our own.
<i><b>Philosophical and Cultural Underpinning</b></i>	The philosophical and cultural root is philanthropy; “private action for public purposes.” The intent is to encourage people to feel a commitment to “the common good” and voluntarily give or use their resources – material goods they feel they own – for the benefit of others.	The philosophical and cultural root is stewardship, a commitment to personal and collective behavior that recognizes and honors God’s profound generosity in all things. The intent is to encourage people to see all resources as gifts temporarily entrusted to us to be used and shared to promote the welfare of all of God’s creation.
<i><b>Ultimate Objective</b></i>	To provide financial (and other) support for our organizations, so that they may carry out the godly work to which we believe they are called.	To “build up the household of God” so that there will be more human and spiritual, as well as material, resources to carry on the work of building the kingdom, in whatever form that work may take.

Reprinted with the permission of Jossey-Bass Publishers from *Growing Givers’ Hearts: Treating Fundraising as Ministry*. co 2000 Thomas H. Jeavons and Rebekah Burch Basinger.

## A LEGACY FOR MISSION NOW AND IN THE FUTURE

### Endowment Program Principles and Program Development

#### I. **Gratitude to God is the primary motivation to give of one's resources.**

Gratitude is the key to understanding stewardship and discipleship.

Stewardship is not a religious word for money.

Stewardship is discipleship and is an attitude towards all of life.

Other motivations include:

- Abundance versus scarcity mentality
- A passion for mission locally and/or worldwide
- A sense of affiliation to the community of believers
- A sense of justice locally and/or worldwide
- \_\_\_\_\_
- \_\_\_\_\_

#### II. **Increasing financial stewardship is based on these principles.**

**Theological and Biblical understanding** of stewardship and discipleship is the core to aligning values of faith and culture.

**Year-Round Stewardship programming** provides a systematic method for understanding and motivating faithfulness and generosity.

#### III. **An endowment policy establishes the credibility of the endowment program and funds and how the gifts will be used.**

The **use of endowment funds** is key and relates to the motivation(s) of giving for both individuals and families.

- Members have **implicit expectations** about the use of their gifts. Most expect the gifts will be used to increase mission possibilities and for capital improvement of the church.
- To pay for current expenses of the operating budget from endowment funds defeats both annual and endowment giving.
- Normally the source of funds for gifts differs for annual and planned giving.  
Funds for annual giving come from **income** – salary or retirement income.  
Funds for planned giving come from **accumulated assets**.

## A Congregational Lifestyle of Financial Stewardship

### I. The Perspective of the Individual Giver

**From our perspective as an individual giver/donor, requests for gifts seem fragmented and not integrated into a seamless pattern.** We believe that these requests do not help us live our lives fully prepared to give our best to God. We feel that each separate request is not part of a plan that allows us to respond with fullness and joy.

- Talents...skills and experiences
- Service...time and energy
- Finances...income and accumulated funds

Our response is to the outside request and may limit how we live out our faith and values.

**Stewardship as a continuum throughout our life is not always a straight line.** The accumulation of our experiences, time and finances is dependent on episodic events at different phases of our lives. If we drew a chart of our giving pattern, there would be many rises and dips reflecting these events. For example--

- Paying for education, particularly college expenses;
- Assisting older relatives, particularly parents ;
- Adjusting to new lifestyles as physical and mental abilities are challenged.

**We need help from our congregation in finding ways to be faithful in a giving pattern that does reflect our faith and values.** How can we put together the annual stewardship pledge, special and capital gift requests, and plan for lifetime gifts in a way that makes sense and represents our best efforts? Howard Rice in his book, *Reformed Spirituality*, states that to be a means of grace, giving must be sacrificial and cause us to review our priorities.

### II. The Perspective of the Session, Pastor and Stewardship Team

**From the perspective of the session, pastor and stewardship team, to integrate financial stewardship into the full life of the congregation is a complex notion.** The Types of Gifts (see attached chart) received vary according to the purpose of the intended gift. The Annual Pledge is a recurring gift. Special and Capital gifts often are “major gifts” or “planned gifts” and may reoccur every few years. Lifetime gifts in the form of “planned and deferred gifts” do not reoccur. **How can a picture be painted for individuals to respond in ways that reflect their faith and values?**

**The first goal is to shift our approaches to build the substance of faith that prompts individuals to respond in gratitude to God’s grace and gifts in their lives.** An example for annual giving is the *Consecration Sunday* approach by Herb Miller. (See other approaches mentioned in other workshops during this conference.)

**The second goal is to be clear about the primary principles in growing stewardship.**

- Stewardship is a response to spiritual growth.
- Gratitude for God's grace and gifts in our lives is the primary motive for giving.
- Theology matters and together with a Biblical understanding of discipleship is the core to aligning values of faith and culture. A new reference is the book, *The Stewardship Companion* by David N. Mosser, which gives stewardship themes and references tied to the Revised Common Lectionary (three year cycle). Each entry stands alone with its text. Each of the three cycles has about 62 entries for a total of 180 biblical texts. Included in this book is a Scripture Index.
- Year Round Stewardship planning and programming provides a systematic method to promote growth in faith and generosity. (See the attached *Year Round Financial Stewardship Planning* chart for the calendar year.) The committees responsible for Stewardship Education, Financial Stewardship, Mission Interpretation, and Endowment Programs can plan a whole year of programs/activities that ensure activities in every month of the year by spacing them in such a way that conflicts do not occur. In addition, Session committees on Congregational Education, Youth Ministry, and Building and Grounds can be included in the planning.

**The third goal is to shape the climate for raising funds as ministry.**

There are many current approaches to stewardship and fundraising that seem geared to appeal to the giver's obligation and/or self interest. Many of these approaches are more interested in the status of the giver's finances.

The vision for changing the current approaches is discussed in a book, *Growing Givers' Hearts: Treating Fundraising as Ministry* by Thomas Jeavons and Rebekah Burch Basinger. See "Differing Visions of Christian Fund Raising" in the attachments. This chart compares the Conventional Paradigm of Fund Raising with the Alternate Vision of Fund Raising as Ministry. The conventional paradigm has its philosophical and cultural root in philanthropy...love of man. The alternate vision has its philosophical and cultural root in stewardship...love of God.

The ultimate objective of the conventional paradigm is to provide support for organizations, whereas the ultimate objective of the alternate vision is to "build up the household of God". The ideal outcome of the conventional paradigm is to have the donor make a gift, whereas the ideal outcome of the alternate vision is a celebration of growth in faith when the giver recognizes their need to give.

- The first challenge is to reshape people's image of God' providence from scarcity to abundance promoting God's infinite goodness and generosity. The objective is to change the way most people in our culture operate in a perpetual state of scarcity and financial panic.

- The second challenge is to recognize the value of a variety of ministries and mission within the same congregation that reflect the whole of God's work. God has no favorite causes. We can do this by valuing the steward's passion, sharing resources with others, and rejoicing in each individual's generosity.
- The third challenge is to give individuals real and meaningful ways to participate, to pursue their dreams, to have a sense of ownership, and to participate in the work of faith in the world. The most unique program available to address this challenge is *The Covenants of Stewardship Program* that addresses four aspects of a steward's life: the personal, community, public, and financial arenas. (See Bibliography for information about this resource.)
- The fourth challenge is to set up an Endowment Program to honor Planned and Lifetime Gifts given by individuals. See "**A Legacy for Mission Now and in the Future**" to become informed about endowment program principles and development in the attachments. Invite the regional development officer from the Presbyterian Foundation (PCUSA) or The Texas Presbyterian Foundation to work with you on this facet of your program.

**The fourth goal is for the session and pastor to value the importance of integrated planning for stewardship.**

- Be supported and guided by spiritually mature and reflective leaders.
- Provide consistency.
- Establish limits. We cannot fund all good things.
- Encourage accountability and full disclosure. Demonstrate efficient use of resources for effective programs.
- Enable evaluation for at least two issues:
  1. Have individuals grown in their faith?
  2. How effective is the mission that is being done or funded?

**The Session, Pastor, Stewardship Team and other involved groups and committees will find that bringing together the planning for annual giving, special and capital giving, and lifetime giving will allow individuals to grow in financial generosity.** The faith and values of these individuals will find expression in ways that are meaningful and memorable to further God's mission in this world.

## STEWARDSHIP RESOURCES

### Programs

These resources are available from the following website:

Pcusa.org/pds

Covenants of Stewardship

*Participant's Book*

PDS #70370-99-195 \$3.00

Covenants of Stewardship

*Leader's Guide*

PDS #70370-99-194 \$8.95

Covenants of Stewardship

*Congregational Manual*

(use with the Covenants program) PDS #70370-94-401 \$3.50

Choices:

Living and Learning in God's World *Packet (box)*

(includes eight session plans, a calendar/daily journal, a game of 200 cards, a poster, and a leader's guide)

PDS #70370-97-200; \$34.95 each

Stewardship and the Directory for Worship

PDS #70370-00-333 \$5.00

Theology of Stewardship

PDS #70450-01-500 \$5.00

This resources is available from Cokesbury:

[New Consecration Sunday Stewardship Program with Guest Leader Book and CDROM](#)

Revised Edition

Abingdon Press

Binding: Book with CD-ROM

ISBN-13: 9780687644377

Publication Date: 08/2007

Author(s): Herb Miller

Cokesbury Price: \$31.50

## Books

- The Stewardship Companion David N. Mosser  
Lectionary Resources for Preaching  
Westminster John Knox Press
- Creating Congregations of Generous People Michael Durall  
Alban Institute
- At Ease John and Sylvia Ronsvalle  
Alban Institute
- The Steward: A Biblical Symbol Come of Age Douglas John Hall  
Eerdmans/Friendship Press
- Growing Givers' Hearts: Treating Fundraising as Ministry  
Jossey-Bass Thomas Jeavons and Rebakah Burch Basinger
- Graceful Living: Your Faith, Values and Money in Changing Times Laura Dunham  
RCA Distribution Center (800-968-7221)
- The Price of Faith: Exploring Our Choices about Money and Wealth Marie Cross  
Geneva Press
- Stepping Stones of the Steward Ron Vallet  
Eerdmans/Friendship Press

## **Organization Websites**

PEER = Presbyterian Endowment Education Resource Network

[peernetwork.org](http://peernetwork.org)

Presbyterian Foundation = Presbyterian Church (U.S.A.)

[fdn.pcusa.org](http://fdn.pcusa.org)

Texas Presbyterian Foundation = Presbyterian Church (U.S.A.)

[tpf.org](http://tpf.org)