

# Financial Stewardship

## Bible Study and Prayer

2 Corinthians 8:1-2 - Even out of their poverty and affliction the churches in Macedonia gave generously with joy.

2 Corinthians 9:6-8 - God blesses us abundantly so that we can share abundantly and cheerfully.

Luke 12:34 - "For where your treasure is, there your heart will be also" – give, and your heart will follow. Do you want to be generous? If yes, let God transform you. Act yourself into a new way of being/ thinking.

Luke 16:1-13 - Cannot serve God and mammon, Can serve God with mammon

Prayer: Lord you have given us many things, just give us one thing more; a grateful heart. Amen

## What all the experts are saying

- Discipleship is the focus – Pastor's role essential
- It is all about gratitude and generosity
- Be biblical - God's word challenges, encourages and causes growth
- Tell your - or someone else's - stewardship story
- Money follows Mission – know your mission and mission statement
- Nurture Stewardship leaders – their personal growth and leadership
- Identify traits of good stewards and nurture these in the congregation
- Encourage growth in giving
- Ask people to give directly

**Storytelling** Stories shape our lives. Storytelling can inspire and transform your congregation. They *thank, inform, teach, inspire, connect and invite*. With stories we proclaim how God is making a difference in our lives and the lives of others through the church; how God transforms and utilizes the prayers, tithes, offerings, volunteer efforts and special gifts of the people in your church.

## Stewardship stories

Share a part of your stewardship story

Who influenced your understanding of stewardship and how?

What was the turning point in your life that led you to want to be generous?

## Not just M&M's: Money and Members (bring out the M&M's to share)

### M x 3 = Trinity of M's

Money is God's provision. Members are the incarnated body of Christ. **Mission** is like the Holy Spirit of the Trinity. We need to eat/ ingest the M&M's so that they have any effect - no point having them sitting on the counter. The Father and Son only have an effect if their Spirit works in us. Mission is the way God works in and through us to reach out to Members who in turn offer Money for God's Mission.

## **The Pastor's role - Should Pastors talk about money?**

It is no surprise that **clergy are hesitant to talk about money** in church. Since the Bible says that we cannot serve God and money (Luke 16:13) and that we are not to be greedy for money (1 Tim 3:8), there is a sense in which **money seems unclean/unspiritual**. We think that our spiritual lives should not include thinking or talking about finances. We leave that to the lay people. We are **afraid to offend people and to appear self serving**, since a big item in the church budget is the pastor's salary. While we are trying to act like lilies in the field and not worry about our finances, we watch our Pension funds dwindle. We are aware that **many parishioners are struggling financially** and so it is even harder to ask people to give more to the church. I have yet to hear of any pastor who preaches about money and giving as much as Jesus did proportionately to His other messages.

Added to this **not many clergy feel all that competent in financial matters**. If they are, parishioners may not feel comfortable about that. In some cases it is the congregation **members who object to the pastor talking about or preaching about money**. These days, **seminarians are a little better prepared** for ministry in the area of financial stewardship. In their early years in pastoral ministry, **clergy are paying off student loans** and may be **struggling in their own stewardship**. Currently there is **anxiety as churches cannot meet their budgets** and some pastors will not receive a full pay check or are being asked to reduce their hours.

Well like it or not, if we are going to grow well-formed stewards in the congregation and if the people in your church are going to give generously with grateful hearts then pastoral leadership is essential. In all the stewardship readings I have come across there is a strong connection between our spiritual lives and gratitude, our faith and generosity.

It is not so much about the needs of the church as much as **our need to give**. Yes it is true that people give financially to a ministry they believe in; money follows mission. Foremost people are likely to give out of gratitude to God and because their hearts have been transformed by the Holy Spirit. We are stewards of many blessings: our health, creation, relationships, time, talents, forgiveness, the church, our ministry, our memories, faith, money and more. Discipleship is the focus of stewardship.

The **pastor is to pave the way by talking about money all year round**, especially when the assigned text deals with the issue and when the church is not asking for money. The **pastor needs to be on the stewardship leadership team** because of her or his biblical and theological training. I understand from most of the stewardship resources that a pastor should be **transparent and talk about his or her own stewardship story; practices, joys and challenges**. Particularly in small and rural ministries it is beneficial for a pastor to share why and how he or she gives and to be deeply involved as an enabler and model of a stewardship leader.

Pastors set the tone, **demonstrating trust in God's abundance and the joy of giving**. God's abundance begins with word and sacrament, and the one serving those things is the pastor. The pastor also speaks of our **connectedness with the whole body of Christ** through our giving. This is as close as we get to having all things in common.

Pastors – think through how you can comfortably ask people to give to the ministry of the church. You are not personally asking for your salary: if a church calls any trained leader and Pastor to preach the word and administer the sacraments the budget needs to include funding for that.

### **Portrait of a biblical giver**

- Intentional
- Regular
- Generous
- First Fruits
- Proportional
- Cheerful

### **How to grow well- formed stewards – Competencies**

Three competencies are Perspective, Practices and Skills

A well-formed stewardship leader:

- Trusts God's abundance - believing is seeing
- Grounds oneself in biblical and theological principles
- Holds a holistic perspective – stewardship is corporate; a connection with the body of Christ. Responsibility / accountability to the greater whole
- Engages and critiques culture; concern / preoccupation with money
- Embraces financial health as an expression of faith/ spiritual growth

### **Why people give and how to motivate people to give**

Motives for giving from *Giving to God by Mark Allan Powell*

1. To gain recognition – some recognition of faithfulness is OK
  2. To attain power or influence – have a greater say in how money is used
  3. To appease God – for favor, forgiveness or approval
  4. To earn rewards – an investment strategy hoping for prosperity or heaven
  5. To fulfill an obligation – we believe we should give
  6. To support a worthy cause – paying bills is not exciting: a responsibility
  7. To divest themselves of unwanted mammon – solidarity with the poor
  8. To give thanks – the discipline to act grateful even if we don't always feel it
  9. To express love for God – lovers want to give gifts
  10. To convey the Christ within – the Spirit takes hold of us and our hearts are transformed
- See *the Parish Paper May 2010* – what to do and what not to do

### **How to ask people to give financially** from *Ask, Thank, Tell by Charles Lane*

- Focus on the giver “What can we do to help people grow in their relationship with Jesus Christ through their stewardship?”
- Speak of the congregation's mission, hopes and dreams
- Tell your stewardship story or someone else's compelling story
- Analyze your past asking – face to face, letters, phone calls, group conversations, events.
- Who does the asking – lay and clergy. Pastors need to know how to ask so as not to feel they are asking money for their own salary

- Consider more effective ways of asking
  - Asking beyond the regular Sunday offering – mission of the month, sponsorships, special needs, capital fund drives. Additional giving opportunities create a culture of generosity and ownership
  - Vary your methods of asking – different approaches for different generations
  - The most effective is when you ask someone you know well
  - Ask what is their sense of the congregation’s mission, and their passion?
  - Help them to know how their gifts make a difference
- Practice asking– get over the hump** (especially Pastors)

Ask for financial support from non-members. What mission does your church do that could find support in the community? The congregation can train people to ask for funds from community. Your church can be their charity of choice.

### **Annual response program**

- Do not use a budget to motivate giving – only a small increase
- Separate time and talent stewardship from financial (not either/or option)
- Do the math for people as an example \$30,000, 10% =\$3,000, That is \$250 per month and \$58 per week. If you skip 10 Sundays, give \$116 for 10 Sundays– do not assume that people think it through
- Follow-up letters by Pastors within 3 weeks of pledge drive for those who did and did not pledge - share high points of past year’s ministry, share Pastor’s hopes and dreams and thank them for their pledge of \$\_\_\_\_\_, or ask them to pledge and include pledge card.
- Make electronic giving option available e.g. Thrivent *Simply Giving*

## **RESOURCES**

**The Parish Paper May 2010** by Herb Miller, Lyle Schaller, Cynthia Woolever  
Generous Givers: A Product of Motivation and Methods

**Biblical Stewardship: Duty and Delight** by Mark Allan Powell  
DVD course \$50 from [www.selectlearning.com](http://www.selectlearning.com)

**Giving to God** book by Mark Allan Powell

**Walk with Jesus** by Charles Lane

Annual Stewardship Response Program easy to follow, good for small churches

Key points:

Giving is a response to God’s goodness not a response to congregational needs

How generously does God call on me to respond? NOT “How much money does the church need?”

Growth in giving is an important part of our relationship with our Lord.

Growth in giving = Growth in faith

How does your giving lead your heart to Jesus?

Giving is an opportunity and we should create opportunities to involve God’s people in doing God’s work.

**Ask, Thank, Tell** by Charles Lane (Dir. for Evangelical Mission) a practical book

**Make it Simple** free on [www.elca.org/stewardship](http://www.elca.org/stewardship) CD available from ELCA Focus on **Mission and Discipleship** not fundraising

Embracing a **simpler and more generous lifestyle** – we can make a difference in the world/ community by our choices

Year round stewardship education with a focused annual program for 4-8 weeks

You can pick and choose what is useful to you

**Worship, Bible study resources, sermon templates, letters, videos, Congregational events, Stewardship 101, resources for children and youth, drama, art, posters**

Clear roles of leaders: team leader, communications coordinator, support activities coordinator

Commitment cards (pledge/ estimate of giving cards) and Covenant cards (assess present lifestyle and state intention to simplify life)

Do not connect church's budget needs to commitments

Themes:

- Following Jesus,
- Facing the Truth,
- Acting Together,
- Sharing Enough

Three response methods:

Commitment Sunday, Congregational meal / event, Small group gatherings

**Stewardship in the Small Membership Rural Congregation** by Clark Hargus

For worship attendance of 100 or less

Small membership congregations are **relational not impressed by a program – stewardship must be social and enjoyable, bible based, practical** (addressing real identified needs – specific projects ), **cannot do everything** due to limited resources. **Identify strengths** and affirm a positive hopeful attitude and a good self-image of congregation. Pastor is the stewardship leader; resource, enabler and model. Pastor should be open about why, how and even how much he/she gives. Model giving as a joyful opportunity; tell stories of the joy of giving. Challenge people to be generous. **Faithfulness, not size, determines a congregation's effectiveness.**

**Mission Support to the EWAID Synod – thank you for your giving**

The financial support which congregations provide for the ministry of the wider ELCA church. "Benevolence" includes other ministries.

Where the money goes and where it is not going – see handout

**Statement of Intent** - How to encourage giving through 2010

How does your congregation's giving compare with the commitment made?

**Lay People visiting other Church Councils** Synod Council members will arrange to visit with Church Councils in the coming weeks.

**Mission Interpreters** - People who are on the lookout for how giving is making a difference. Mission Interpretation can strengthen your congregation members to become even stronger advocates and supporters of the mission and ministries within your church, our synod and the world.

**Planned giving:** wills, bequests, endowment and legacy gifting. How to invest money that helps your church grow. Margie Fiedler's expertise is available.

**You are invited to be part of the bigger picture in the future**

In the future a longer term "Table" will be formed and people around the synod who are passionate and knowledgeable about stewardship will be invited. There will need to be representation from different clusters and yet travel expenses will be a consideration. This means not everyone who would like be at the "Table" can be, but please express your interest or recommend people you would like to be considered.

This group will look at how resources are gathered and shared for God's mission throughout the EWAID Synod and the wider church.

**STEWARDSHIP - CONCLUSION**

Stewardship is not a program any more than mission is. It is a way of living a generous life trusting in God's provision and gratefully recognizing the abundance of what we have. It is building capacity for giving on all levels.

A Stewardship committee will thrive if they speak openly (a small group process) and tell their stewardship story, the role and influence of money in their lives and how that has changed, and share their own challenges in stewardship. Only when it becomes meaningful to the leaders will it change the hearts of others to become generous and to care about supporting mission beyond themselves.

The challenge for Stewardship leaders is to build enthusiasm for giving generously so that people want to give as much as they possibly can. Giving through fear and obligation is not the spirit of stewardship. Enthusiasm comes from participating in God's purposes and a vision for ministry, believing in what the congregation and Synod and the ELCA is doing to make a difference in this world. We can make a real impact together.

**By Pastor Helga Jansons**  
**Director for Evangelical Mission, EWAID Synod**  
**[helga.jansons@elca.org](mailto:helga.jansons@elca.org)**  
**phone (509) 380 7122**