

# Church Financial Excellence Workshop

Sponsored by the  
**Ministerial Excellence Fund**  
and the  
**Stewardship Ministry Team**

**A Time of  
Significant Change  
in  
Charitable Giving**

# ***Fundraising as Ministry***

1. A critical part of your church's ministry—helping members make informed decisions on giving
2. Giving is a pastoral issue—encourage/empower just like other areas of ministry
3. People with money deserve special attention—*everyone* deserves special attention
4. People with money need help—resources mean choices
5. Where else will they learn?
6. Get over it—and help them!

# *The Real World of Money*

- Boston College researchers estimate that over the next half-century there will be the greatest transfer of wealth in history: \$41 trillion - \$136 trillion!
- Charities stand to receive between \$16 trillion and \$53 trillion in the next 50 years. Other studies have estimated that the larger the estate, the more is given to charity. For estates less than \$1 million, most goes to heirs and little would go to charity. For estates \$1-5 million, charity usually gets eight percent. Larger estates—including those over \$20 million—34% goes to charity. That's a lot of money! **Who will get this money? *Those who ask for it!***

# ***The Real World of Church***

1. Most churches today are struggling to fund their mission
2. Cost of doing ministry is rising faster than contributions
3. Mission giving shrinks when sessions must choose between salaries and mission
4. Many congregations have shifted to maintenance mode—vision is fading
5. Entire mission effort of the church suffers

# ***Supporting the Church's Ministry***

1. Many members are asking, ***“How can I be a better steward with what God has given me?”***
2. Unfortunately here's the usual order of events:
  - People want to support the church's mission
  - Church is uneasy talking about money
  - People give the money to someone else!
3. We can help them—just by sharing information!

# ***Three Financial Groups of People***

- People who spend more than they make— average family has over \$9000 credit card debt
- People who spend about what they make— breaking even, but not getting ahead
- People who have more than they spend— looking for places to share/invest
- The church can help each of these groups to address their financial concerns

# ***Changing Patterns of Giving***

1. Most faithful and generous supporters are “going home”: everybody moves, quits or dies!
2. Those replacing them are younger and financially overextended
3. Tend to be “investors” rather than “givers”
4. We must orient our younger members and teach them about giving
5. We must encourage our older members to help support the church of the future



# ***Most Given by a Few***

1. 10% of members give 50% of support
2. 10% give 30% (20% give 80%)
3. 30% give 10%
4. 50% give 10% (33% give nothing at all)
5. Different situations, resources and interests:  
Does it make sense to treat all people the same?

# ***Earned Income and Accumulated Assets***

- Traditional stewardship and income—tithe, proportional giving, annual campaign, etc.
- Ever more people now prefer to give from assets:
  - Aging
  - Expanding economy
  - More assets to share
- Address this reality at every opportunity—annual campaign, sermons, classes, etc.
- This is the area where most new income will arise
- Personal contact is most effective means to encourage and receive

# **Talking About Money with Grace and Integrity**

# ***Begin with a Healthy Congregation— or the Best One You Have***

- ***It's all about relationship!***
- Best to have healthy church of healthy people—rarely all at same time
- Take some time to introduce healthy atmosphere and giving habits prior to campaign
- Session is vital in setting the tone and standard—begin with confession: “We haven’t been doing a very good job leading in the area of financial stewardship...we are going to try to do a better job...we have asked the pastor...and the CE people....”

# ***Begin with Stewardship--“The earth is the Lord’s...” --Psalm 24:1***

- If we don't help our members, society will be happy to fill the vacuum with consumerism!
- The only subject Jesus addresses more than money is the kingdom of God
- Year-round stewardship education is a biblical mandate—37 stewardship sermons a year!
- Don't talk about “need to give” during annual campaign—talk about “pledging” and mission

# Money-Talk as Redemptive Conversation

- Many clergy and laity see money-talk as Taboo
- The problem of language: how do we talk about faith and giving.
- Pastor must model as Chief Steward and CEO
- Don't dodge the Biblical texts dealing w. money
- Preach about money and the wise use of possession, but not during the campaign. Separate your teaching about money from your asking for money.

# More about Redemptive Conversations

- Know our theological tradition when it comes to money talk.
- Invite people to ponder moral questions. Open-ended moral inquiry awakens the capacity for self-insight and self-criticism
- Tell stories that illustrate faithfulness and the creative use of possessions. We want to create some “aha” moments as they say to themselves: “Wow, that is something that I could do.”
- Create opportunities for service whereby people can stumble out to help the poor and needy.

# ***Mission Interpretation—we have to have something to support!***

1. Members give to a variety of charities—why should they give to the church?
2. Interpretation helps us understand how God's assets are being used in our midst.
  - Mission—what we're here to do
  - Values—why it's important
  - Stories—people's lives are being changed
3. People do not give to the church because it *has* needs...
  - **People give to the church because it *meets* needs!**



# Financial Development

- Giving is a spiritual gift—key is generosity
- Open and honest about money—integral part of life
- Empower individuals
- Emphasize values
- Encourage involvement
- Lead by personal example

# ***Four Types of Gifts***

- **Annual Gifts**—ongoing ministry of the church
- **Campaign Gifts**—special offerings, capital needs
- **Special Gifts**—donor-selected ministries/missions; may be impulse or planned
- **Deferred Gifts**—usually out of estates
- Let's use all four types of gifts to fund each one—think about it!

# ***Priorities and Options***

- **Be clear about priorities**—*“The annual fund provides the foundation for our ongoing ministry. We want each of you to give your first and best gift to the Annual Fund.”*
- **Offer options as opportunities**—*“We want to provide as many options to support the church’s ministry as possible. We want to share more choices than before, so we want to be clear that you are not expected to support all of them—just the ones you like.”*
- **Offer at least 60 special offerings per year**—some outside the church
- **Tailor options for certain members**—share projects/areas person consistent with priorities

**Stewardship Development  
is a year round ministry.**

**The Annual Campaigns  
are a critical part of  
helping our members and friends  
own the ministry of the congregation**

# ***Think of the Annual Campaign as a “Campaign”***

1. Same process for a capital campaign can be put into the annual campaign
2. Confidential—not secret—information (only those who need to know will know information)
3. Carefully selected committee—connection, concern and capacity—keep small (2-4 people)
4. Farm out parts of campaign—mailings, dinners, gatherings, etc.—to include more people
5. Clearly articulate purpose—why support the church’s ministry—don’t assume people know!
6. Contact church leaders and key members for leadership gifts—called the “silent phase”
7. Help everyone be a part—called the “public phase”

# ***Do a Good Job***

1. It rarely matters what we do—as long as we do it well!
2. Personality of the campaign should be similar to personality of pastor and congregation
3. “Stretch a little” by making a little more crazy or a little more refined—shows importance
4. Be honest about money and what it will do—“This is what we are doing...and this is what we would like to do...these are not my/our priorities...these are the values this congregation has identified ...these are our values...these are our ministries....”

# ***Have a Plan...and Follow It!***

1. This is important—demands time, attention and resources
2. **Begin early**—January is best, but summer will do
3. **Set deadlines**—meet regularly and hold people to them—shows value and importance
4. **Presentation is vital**—use your best people in public

# ***It's All About Relationship—Treat Different People Differently!***

- 1. Talk** to your most generous givers before the public campaign—these people can help you!
- 2. Enlist** them on your committee—or at least as advisors
- 3. Ask** them to make advance/leadership/encouragement pledges
- 4. Ask leaders**—staff, session, deacons, leading supporters—to pledge before public campaign



# ***Send different letters to different people—Give Specific Requests***

1. Members who give nothing—ask to consider pledging \$10 per week
2. Members who give but don't pledge—ask to pledge half of usual gifts—but give all of it!
3. Members who pledge and give regularly—thank them/ask percent increase of gift or income
4. Most generous members—thank them and personally deliver top ten percent (best for pastor)

# *Visit Some Members Every Year*

- Average letter is held less than **four seconds**—including the ones they read!
- Personal contact is most effective way to share information—shows respect for person and importance of mission
- Share with members who can make the biggest difference—who has most potential?
- Don't coerce or pressure—thank them for past support and share future ministry
- Let your personality, their personality and your relationship determine your conversation

# ***Visit Everyone— Every Now and Again***

1. Called an “Every Member Canvass”
2. Can be done anytime of year—Session Check In and Check Up
3. If done as part of annual campaign, take time to talk about church
4. Volunteers are the key—and greatest risk!

# ***Talk about the Mission of the Church***

- Help members understand importance of giving beyond self
- Session models for members—personal giving (all pledge/give) and budget gifts to mission
- Pictures of what mission does as well as ministry
- Be proud to be a Presbyterian—we often take for granted the special attributes of our church
- Contact Presbytery/Synod/General Assembly for materials on “mission beyond our doors”

# *Address the Stereotypes*

- *“They don’t need my money—they have \$1million in the bank”*
  - Talk about ministry income—those who are willing to understand will get it
  - Talk about operating reserve—3-6 months operating expense to protect church
  - Talk about endowments—opportunity to help them see the value of endowments (“they keep giving each year...”)
- *“He’s just saying that because he wants a raise.”*
  - “I want a raise—or at least to break even with a COL increase. Doesn’t everyone?”
  - “We have a wonderful staff who serves us generously throughout the year. God has given us the responsibility to take care of them as they take care of us.”

# ***Address the Stereotypes***

- *“They’re just trying to manipulate me by ‘guilting’ me into giving.”*
  - “Guilt is not always a bad thing—especially if what you’re doing is wrong!”
  - “Stewardship is a vital part of discipleship. We talk about it all year long in terms of time, talents and treasure. At this time of year, we talk about treasure—because that’s what we’re doing now. We’re talking about funding the ongoing ministry of this congregation and the Presbyterian Church around the world.”

# Best “Canned” Campaign Approaches

- **New Consecration Sunday** by Herb Miller
- Study Programs:
  - **Enough** by Adam Hamilton
  - **Money Matters** by Mike Slaughter
  - **Upside Living in a Downside Economy** by Adam Hamilton
  - **Commitment to Christ** by Bob Crossman
  - **Fields of Gold** by Andy Stanley