

Stewardship Manual

**A Guide for Year-Round
Financial Stewardship Planning**



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INTRODUCTION

STEWARDSHIP IS HOW we use our God-given gifts; it is how we use our talents, our time, and our treasure. These are very familiar words, yet they carry a ring of truth. Stewardship is the way we use all our resources to carry on Christ's work of reconciliation in the world.

The focus of this manual is on financial stewardship. The decisions that we make about money are crucial. Please remember, however, that decisions about the use of money are only one part of discipleship.

Signposts of a Financially Healthy Congregation

This manual, with special emphasis on the annual financial stewardship program, will help pastors, sessions, and stewardship committees as they plan for the financial health of the congregation. Financial health speaks to our whole attitude about money, including how our understanding of God's goodness influences all of our financial decisions. Here are seven signposts that identify a financially healthy congregation:

- » Understands that all giving, of ourselves as well as our financial resources, is in response to God's goodness and generosity. God gives, then we respond, and we spend our lives learning and growing in our responses.
- » Discusses money in the context of worship instead of considering money a disreputable subject that should not be confused with the sacredness of worship. This distinction should not exist within Christ's church.
- » Understands that the offering is an integral part of corporate worship. Just as we bring our gifts of wine and bread to God's table, we present ourselves as an offering through our financial gifts.
- » Talks about money openly and candidly in all aspects of the church's life, realizing that how we use our money says a great deal about our values and priorities.
- » Engages in mission beyond its own doors and interprets this mission (both local and worldwide) through a planned year-round program. When people know how their money is used to do God's work, they are reinforced in their giving.
- » Plans long-range for its program objectives and financial needs. Budget development is a long-term process.

Stewardship. What do you think of when you see that word? Many of us think immediately of money. We recall that time in our congregation's life when we are asked to make a financial commitment for the coming year. At some level, however, we are aware that stewardship is more than money. Stewardship is how we live out our calling as followers of Christ. Stewardship is what we do after we say that we believe.

The session is responsible for the stewardship program of the congregation. In addition, the pastor, stewardship chairperson, and committee have important responsibilities in carrying out an effective year-round financial stewardship program.

Year-round? Yes, year-round. An effective financial stewardship program begins with evaluation following the completion of one year's education and stewardship program and moves right into plans for the new year. This manual provides a step-by-step process for leading your congregation in an effective year-round program of financial stewardship growth. Stewardship growth involves not only growth in giving, but also in understanding and commitment to faithful stewardship in all of one's life. Throughout this manual you will find suggestions for incorporating discipleship education into your program.

Study this material carefully. As you do, think about your congregation and where it is in its financial stewardship efforts. What suggestions are particularly relevant for you? Where is the best place to begin to challenge your congregation? Each congregation is unique, and one manual can't provide a guide that all congregations will use exactly as written. As you plan your stewardship program, you will need to take into consideration your congregation's size, particular needs, history, age of members, abilities, and interests. Some program ideas are essential to any financial stewardship program and should be included regardless of your situation.

SECTION I

Six essential elements of an effective financial stewardship campaign are:

- » Identifying and celebrating what members value in their congregation.
- » Informing members how their gifts are used.
- » Challenging members to a higher giving level.
- » Securing a financial commitment from members.
- » Affirming members and acknowledging their response.
- » Evaluating your program.

Each of these elements has found expression in some way in successful church financial programs, not only in underwriting the budget, but also in increasing commitment and fellowship in the congregation.

The methods used to address these elements vary greatly from congregation to congregation. Some methods are highly organized, extensively planned, and elaborately carried out. Others are not. Methods that are successful in some churches fail completely when tried in others. Tailor your program to meet your congregation's situation.

In our lives as stewards, the gifts we offer—time, talent, and financial resources—are holy gifts. They are symbols of love and signs of grace that are offered out of joy and devotion. These gifts are not dues to be paid or entrance fees to be offered. They are gifts of love. These gifts that we offer to God are symbols of our covenant of love with Jesus Christ, made in response to our understanding of Christ's great love, which was offered first for us.

Six Essential Elements in Financial Stewardship Planning

1. Identifying and Celebrating Members' Values

Motivations for giving are complex. Many members understand that their motivations come from their faithful response to Jesus Christ. That response, however, needs to be translated into financial commitment. Commitment and motivation to give reflect individual experiences, including early church associations, special pastoral care received during a crisis, appreciation of the type of ministry the local church does or can do, and recognition of the involvement of the Presbyterian Church (U.S.A.) in the world. If your financial stewardship program helps to identify the points of special enthusiasm and makes them the property of the total congregation, the possibilities for increased financial support multiply.

The purpose of identifying members' values is to focus on positive attitudes in the congregation about the mission of the whole church and to build on them. If your process identifies negative attitudes, they need to be dealt with later.

Some ways to interpret mission:

- » Present minutes for mission during worship
- » Include inserts in worship bulletins
- » Feature articles on mission in church newsletter
- » Produce a brochure telling your congregation's mission story.
- » Pray for those mentioned in the Mission Yearbook for Prayer and Study
- » Engage a mission speaker for a special church wide fellowship event
- » Prepare an eye catching bulletin board display
- » Hold a mission fair or festival
- » Use a Mission Yearbook Video to stimulate discussion about mission in cluster groups
- » Create a banner or poster highlighting mission
- » Use Mission as a theme for intergenerational study such as vacation Bible school

in constructive ways. The financial stewardship program is a time to build on the enthusiasm members already have. This enthusiasm is the basis of joyous giving and of a second financial commitment. (See Section V, “How to... Identify Members’ Values.”)

2. Informing Members How Their Gifts Are Used

In order for the congregation to be aware of the various facets of their mission and ministry, the stewardship committee has the responsibility to conduct a year-round program of interpretation. This interpretation should be related to the categories of the church budget and use a variety of methods and participants.

It is essential to make the connection again and again between the member’s gifts and the ministries made possible because of their gifts. This way the mission is personalized, ownership is developed, and members grow in understanding and faith.

The church’s story is a source of motivation. When the story is told with warmth and feeling, members will understand that it is through giving that they participate in mission. Your congregation’s story includes involvement in the work of your presbytery, synod, and the General Assembly. It reflects the incarnation of Christian values in program and budget. It is in fact good news. Share the story of the whole church often and in ways that are interesting and personal. Use materials developed by committees of the congregation, the Presbyterian Church (U.S.A.), or other mission agencies supported by your congregation.

A regular pattern of mission interpretation will enable your congregation to gain a greater understanding of its involvement in mission in your community and throughout the world. Congregations, presbyteries, synods, and the General Assembly all work in partnership to accomplish the mission of the Presbyterian Church (U.S.A.). As members learn more about the breadth of our mission, they will be motivated to provide the financial resources that make it possible for the work to continue.

3. Challenging Members to Increased Giving

An essential part of your annual financial stewardship program is challenging members to increase the percent of their income that they give to the church. While actual percentages vary, the average Presbyterian gives about 2 percent of their household income to the church.

In this age of pervasive individualism, many persons choose the congregation they join on the basis of their immediate needs. From that perspective, giving is likely to be based largely on the perceived value of the church or program and will just as likely be curtailed if the church no longer meets the member’s expectations.

“In this context, the fundamental issue in Christian giving is not to make a connection between a believer’s checkbook and a congregation’s expenses, but to emphasize the much more meaningful relationship between a believer’s financial resources and their faith in God.” (Walker, Ken, “How Much Is Enough?”, *The Practice of Ministry in Canada*, Vol. 9, No. 5, January 1993, page 10)

When we speak of giving as an expression of gratitude for what we have received, we find ourselves on solid biblical footing. In addition, we discover a new freedom from asking the perennial questions, “How large should the budget be?” or “How much should I give?” The question becomes, “Are we living up to our potential as faithful stewards?” Such an assessment requires great honesty. It also requires us to set aside those traditions that may have limited vision and restricted enthusiasm.

When a session or stewardship committee begins to question, “Are we living up to our potential as faithful stewards?” the vision of what you can do in ministry and mission opens up. Once you have a sense of the giving potential of your congregation, you can begin to imagine new ministries and mission without regard to cost. When the barriers of budget constraints have been removed, most church leaders can easily identify significant needs and visualize ways in which to meet them. Once the giving potential has been unlocked, you can move into the process of budget development with a sense of enthusiasm for the possible.

4. Securing the Commitment

Securing pledges and gifts from the members of any congregation is a responsibility that requires a disciplined approach. There are many ways your session may choose to employ to conduct the annual financial stewardship campaign; each has certain strengths and limitations. There are also some situations that make certain methods particularly effective or inappropriate. At times you may want to combine one or more of the methods to accomplish your goals. Whichever method you choose will require work. If you are tempted to look for ways to produce much money with little effort, remember that ways that may appear easy tend to lead

the congregation into patterns that are counterproductive to stewardship growth.

Remember also to include persons who may attend your congregation regularly but who, for one reason or another, are not members. Invite these people to special events during your annual financial stewardship campaign.

In most congregations the stewardship committee or a small group appointed by the committee is responsible for conducting the annual financial commitment program. One of the first tasks for this group will be selecting the method for the campaign. Methods to consider include

- » Every Member Visitation (EMV)
- » Small Group Meetings
- » Worship
- » Direct Mail
- » Congregational Dinner
- » Telephone Solicitation
- » Consecration Day
- » Personal Delivery

Use the assessment tool found at www.pcusa.org/ministries/stewardship-education to determine which campaign type would be best for your congregation.

Regardless of the particular method you choose for your annual financial stewardship campaign, seek the support of the officers, pastors, and other church staff members early in the process. All of the methods call for intensifying mission interpretation and emphasizing biblical and theological study and reflections on stewardship during the campaign. Each method stresses the importance of lifting up stewardship in worship and dedicating the commitments and offerings of the people of God.

Recruit a chairperson to lead the annual financial stewardship campaign. This person must have a high degree of credibility in the congregation and be committed to the mission and ministry of the church, both locally and through the Presbyterian Church (U.S.A.). This leader should be a committed financial steward and be willing to communicate that to the congregation.

A number of commercial programs are marketed to congregations to help them obtain commitments from their

members. If you are considering any of them, answer these questions before you make a final decision:

- » Does this method include the “Six Essential Elements”?
- » Is this approach rooted in the Reformed tradition using methods that are biblically sound?
- » Is the cost of this method justified by what it can help the congregation accomplish?
- » Will it involve a significant cross section of the congregation in meaningful work?
- » Will it affirm the worth of members and avoid gimmicks that shame persons into giving?
- » Will it provide opportunities for enjoyable fellowship and education?

5. Affirming, Celebrating, and Appreciating Member’s Gifts

Just as every church member expresses gratitude for God’s gifts by becoming a faithful steward, so the community of faith will express appreciation to church members for faithful stewardship. Every gift is important; no gift is too small. Appreciation encourages more generous giving.

The church of Jesus Christ is a celebrating church. It is appropriate to celebrate in worship the success of reaching significant goals and to recognize the committed stewardship of church members. Take time to thank those who worked on your financial stewardship campaign. Public affirmation of those who spent so much time and effort on a successful campaign will encourage others to volunteer next time.

Each person making a financial commitment should receive a note of appreciation that also includes a report of the campaign results and a confirmation of the amount of the commitment. One member who received such a letter responded, “That’s the first time anyone ever thanked me for giving to the church.”

Regular reporting to the congregation about financial matters is an important part of the year-round stewardship program. Report results (in the worship bulletin or newsletter) as commitments are made. In the final report, thank members again for their support and tell about some of the programs and projects that can be carried out as a result of their generous and faithful response.

SECTION II

Members need to receive reports of their own giving at least quarterly. Include a report on the church's financial status in each monthly newsletter. This builds confidence and trust that the session is being a faithful steward.

6. Evaluating Your Program

Soon after the final results of the annual financial stewardship campaign have been tabulated, you will want to evaluate the effectiveness of the program. Taking the time to do a careful evaluation of your work is the first step in planning next year's program and will help you to plan more effectively. An evaluation will identify efforts that didn't work and show where efforts need to be strengthened. Prepare a report to be added to the committee's cumulative notebook or file. Include recommendations for the coming year. Share the results of your evaluation with the session.

In addition to the statistical results of your annual financial stewardship campaign—the number of commitments, the dollar amount of the commitments, and how that relates to the goals—you may wish to discuss these questions:

- » What was the most exciting thing we did? Why?
- » What was effective about our annual financial stewardship campaign? Is it time to use a different method?
- » Did we allow enough time for the annual financial stewardship campaign? Should we plan for additional time next year?
- » Were we able to recruit the right persons for various responsibilities? If not, what could we do differently to ensure a good match between person and task?
- » Did we provide enough opportunities for study and reflection so that members could grow in their understanding of their role as Christian stewards?
- » What did we do that didn't work? How could we do it differently, or should we try something else?

In your evaluation session, allow time for committee members to share their feelings and impressions. At the conclusion, thank everyone who helped in the stewardship program during the year and **CELEBRATE A TASK WELL DONE.**

Roles and Responsibilities in Annual Financial Stewardship Planning

The Role of the Pastor

The pastor, as spiritual leader of the congregation, has an important function in stewardship. The pastor supports and encourages the whole congregation in its growth in stewardship commitment, including, very importantly, financial commitment. This is accomplished not only by working with the stewardship committee but also by taking a strong leadership role before the congregation in all stewardship matters.

The pastor plays a key role in developing a financially healthy congregation in many ways:

- » Serves as an ex-officio member of the stewardship committee, meeting monthly with the committee chairperson and attending committee meetings at least quarterly.
- » Serves as a theological resource person for the stewardship committee by leading the committee in Bible study/theological reflection on the subject of stewardship.
- » Preaches at least quarterly on stewardship, both in a holistic sense and specifically regarding money in the life of the congregation and its individual members. The connection between the use of the one's financial resources and one's commitment to Christ should be stressed.
- » Helps establish an attitude of openness in talking about money in the church's life by:
 - Setting an example by sharing his/her own stewardship story.
 - Talking with members about the importance and appropriateness of their financial stewardship.
- » Remains theologically aware about stewardship by keeping up on current books and articles, discussing the topic in study groups with other pastors, and attending continuing education events.
- » Encourages stewardship committee members, officers, and other members to attend stewardship training events sponsored by the various governing bodies.

- » Interprets the needs and programs of presbytery, synod, and General Assembly.
- » Participates in the process of developing the church's annual budget by:
 - Meeting with the various committees as they plan for the coming year.
 - Meeting with the budget committee.
 - Encouraging and challenging these groups to "dream" about program possibilities.
 - Stressing to these groups the importance of being positive in their expectations regarding the members' responses to the possibilities for the congregation.

ALTHOUGH THE SESSION is responsible for the stewardship program of the congregation, as it is for all of the congregation's programs, most sessions will delegate leadership responsibilities to other individuals or committees. These people, along with the pastor, work together to motivate members to respond financially to God's love and grace. The specific names of various task groups and committees may vary from congregations to congregation. For our purposes in this manual we stress the roles of the session, the pastor, the stewardship chairperson, and the stewardship committee. You may need to translate some of these role responsibilities to language appropriate to your situation.

The Role of the Session

The session has the responsibility and power "to challenge the people of God with the privilege of responsible Christian stewardship of money and time and talents, developing effective ways for encouraging and gathering the offerings of the people, assuring that all offerings are distributed to the objects toward which they were contributed; to establish the annual budget, determine the distribution of the church's benevolences, and order offerings for Christian purposes, proving full information to the congregation of its decisions in such matters."

The session appoints the stewardship committee chairperson. For continuity, it is recommended that the session appoint a vice chairperson each year and that this person become chairperson the following year.

As the session and its committees develop programs, exercise fiscal responsibility, and model good stewardship, they signal what they consider important in the church's life. The session is entrusted with the stewardship of the church's resources: the time, talent, and treasure contributed by members. Communicating how these resources are being used responsibly builds trust in the leadership.

When the session shares stewardship with the congregation so that members can participate in planning and doing ministry and mission, members gladly affirm by word and deed, "This is my church."

The Role of Stewardship Committee Chairperson

The task of the stewardship committee chairperson is to coordinate the congregation's year-round financial

stewardship program. Key elements of this program include mission interpretation, stewardship education, and the annual financial stewardship campaign. Particularly important are the chairperson's ability to articulate the need for every member's response to the campaign and his/her willingness to talk about money and its role in clarifying an individual's priorities as a Christian. The stewardship chairperson should be an active financial supporter of the church. The chairperson must be aware of the breadth of the mission of the Presbyterian Church (U.S.A) and willing to talk openly about the responsibility to support that mission.

Working with the pastor, and collegially with the stewardship committee, the chairperson has a number of responsibilities. Some of these will be carried out personally; others can be delegated to the vice chairperson or other committee members. The chairperson, however, should be familiar with all the committee's work. The chairperson:

- » Recruits and orients committee members.
- » Leads the committee in defining its tasks and goals.
- » Appoints or recruits individuals or small groups to carry out specific responsibilities.
- » Leads the committee in developing its budget. (Remember: it takes money to make money. Include in your budget money for congregation-wide events, presbytery training events, mailing costs, and denominational resources.)
- » Moderates regular (at least monthly) meetings of the committee.

- » Maintains accountability to the session by reporting regularly, obtaining appropriate approval, and coordinating with other committees.
- » Leads in evaluating the work of the committee and prepares a written report for the session.

The Role of the Stewardship Committee

The work of this committee is both spiritual and practical. It is spiritual in the sense that the committee has the responsibility of placing before the congregation the Christian basis for disciplined financial response to God. It is practical in the sense that the committee needs to challenge the congregation to respond to clearly articulated, specific financial goals that are designed to meet and advance the mission goals of the congregation and support the work of the more inclusive governing bodies. To carry out the church's stewardship program the committee needs to

- » Meet at least once a month.
- » Review the work plans monthly and make adjustments as necessary.
- » Delegate specific responsibilities to committee members or small groups.
- » Engage in regular biblical and theological study on stewardship.
- » Interpret the mission and ministry of the church in ways that challenge members to respond generously.
- » Determine the method for obtaining financial commitments for the coming year.
- » Work with Christian education leaders to ensure an intergenerational, year-round, and age-appropriate stewardship education program.

SECTION III

Year-Round Financial Stewardship Calendar

Each month the stewardship committee chairperson will discuss the work plans of the committee with the pastor and report plans and progress to the session. At the monthly meetings of the committee, reports will be received from individuals or subcommittees working on specific functions.

This calendar is an example to help you develop a calendar that suits your own situation.

This calendar is divided into functional categories as a guide for the stewardship committee in some congregations these functions will be performed by the stewardship committee, or its subcommittees. In others, one or two committee members may be assigned to specific functions.

January/February

Stewardship Committee or Chairperson

- » Recruit and orient stewardship committee.
- » Appoint individuals or small groups to carry out specific tasks.
- » Review the denomination's annual stewardship resources and distribute assignments to appropriate small groups.
- » Ensure that annual giving statements for previous year are distributed to church members.

- » Prepare article for church newsletter reporting on the financial health of the church.
- » Engage in biblical/theological study.

- » Plan a mission festival.
- » Highlight a General Assembly mission project in the church newsletter.

Annual Financial Stewardship Campaign

- » Recruit and orient campaign chairperson and other leaders.
- » Begin making decisions about the method to use for campaign.

Mission Interpretation and Promotion

- » Become acquainted with the new *Presbyterian Mission Yearbook for Prayer & Study*.
- » Develop mission interpretation plans for the year.

Stewardship Education

- » Develop stewardship education goals and plans for implementation.
- » Review new annual stewardship education resources and theme materials.
- » Convene meeting of persons with interests in worship, Christian education, evangelism, and mission to introduce new resources and discuss how stewardship can be integrated into their programs.

Stewardship Education

- » Review video and print stewardship resources for children and youth.
- » Consider using stewardship as the theme of an intergenerational summer program.
- » Review adult stewardship education resources and plan a short-term study on a stewardship topic.

May/June

Stewardship Committee or Chairperson

- » Ensure that quarterly giving statements are distributed to church members.
- » Continue biblical/theological study.

Annual Financial Stewardship Campaign

- » Secure session approval of campaign plan.
- » Recruit and orient additional members of campaign committee.
- » Order or develop campaign materials.

March/April

Stewardship Committee or Chairperson

- » Ensure quarterly giving statements are distributed.
- » Remind session to begin budget planning process.

Annual Financial Stewardship Campaign

- » Review five-year giving history of the congregation.
- » Determine the method to be used for the campaign.
- » Determine the role of committee members for the campaign.
- » Develop plans to implement the campaign.

Mission Interpretations and Promotion

- » Promote and receive Pentecost Offering.
- » Invite a mission speaker to visit your congregation.
- » Observe Wills Emphasis Sunday, using resources available from the Presbyterian Church (U.S.A.) (www.presbyterianfoundation.org).
- » Develop congregational interpretation materials for annual financial stewardship campaign (coordinate with campaign committee).
- » Submit article for church newsletter highlighting a local mission program.

Mission Interpretation and Promotion

- » Promote and receive One Great Hour of Sharing offering.

Stewardship Education

- » Plan ways to help persons of all ages identify, affirm, and use their God-given gifts of time, talents, experience, and skills.

- » Decide how to involve children and youth in the annual financial stewardship campaign (in cooperation with campaign committee).

- » Highlight mission with bulletin boards and bulletin inserts.
- » Observe Theological Education Sunday.

July/ August

Stewardship Committee or Chairperson

- » Provide a mid-year financial report to the congregation.
- » Continue biblical/theological study.

Annual Financial Stewardship Campaign

- » Continue to implement plans for annual financial stewardship campaign.

Mission Interpretation and Promotion

- » Highlight presbytery or synod mission program in the church newsletter.

Stewardship Education

- » Sponsor an intergenerational stewardship event.
- » Prepare information to help adults talk to children about money and stewardship to distribute during annual financial stewardship campaign (in cooperation with campaign committee).

Labor Day to Commitment Sunday

Stewardship Committee or Chairperson

- » Ensure quarterly giving statements are distributed to church members.
- » Submit newsletter article on the biblical/theological understanding of stewardship.

Annual Financial Stewardship Campaign

- » Continue implementing plans for the annual financial stewardship campaign.

Mission Interpretation and Promotion

- » Promote and receive the Peace & Global Witness Offering.

Stewardship Education

- » Involve children, youth, and adults in study of biblical stewardship (consider age-appropriate and/or intergenerational events).

November/December

Stewardship Committee or Chairperson

- » Make a year-end committee report to session.
- » Remind session to appoint chair and vice chairperson for the stewardship committee.
- » Report final results of campaign to congregation.
- » Evaluate the year's program.

Annual Financial Stewardship Campaign

- » Complete campaign's follow-up.

Mission Interpretation and Promotion

- » Promote and receive the Christmas Joy Offering.
- » Report to congregation through the newsletter the amounts received for special offerings this year.

Stewardship Education

- » Promote ways of simplifying one's lifestyle during the holidays.
- » Begin planning a Lenten activity focused on personal stewardship of both one's physical and spiritual life.

SECTION IV

Securing the Commitments

Annual Financial Stewardship Campaign Methods

The most effective method is the Every Member Visitation (EMV). EMVs that are well planned and have well trained stewards are an energizing event in the life of any congregation. An EMV can generate enthusiasm in the congregation that carries over into many other areas of the church's life.

A full-fledged EMV takes a great deal of time, effort, and organization, but the response to any approach is usually proportionate to the time and energy invested in it. Congregations that have carried out an EMV after trying other methods requiring less time and energy can testify to the sense of excitement and accomplishments at the completion of the program.

Any program used year after year loses its excitement, intensity, and effectiveness. It is recommended that the EMV program be the primary method of obtaining financial commitments for at least two years in a row if you have not done one in recent years.

There are many methods for securing financial commitments from church members; each method will lead to financial commitments. The perennial question, "What shall we do this year?" deserves serious consideration early in the planning process by your stewardship leaders.

Some elements are common to all annual financial stewardship campaigns. Regardless of the method you choose, you will need to include the following in your process

Some congregations find using a 3- or 4-year predetermined cycle of methods is helpful. For instance: year 1, use the EMV; year 2, use the Small Group Meeting method; year 3, use the Consecration Day method; and year 4, start the cycle over by using the EMV. Setting up a cycle system makes struggling with the method questions each year unnecessary and prevents the temptation to use the same method year after year.

Each method has strengths and limitations and more or less appropriate times to use it. To decide which method best suits your congregation's situation, study the evaluations of each method and answer the following questions:

- » What methods have been used in the past few years?
- » When was the last time we did an Every Member Visitation?
- » How much time, energy, and money are we willing to invest in this year's campaign?
- » How well do our members attend worship, small group meetings, and congregational special events?
- » What is the focus of our campaign?
- » How much do members know about the mission of the church and how do they feel about it?

Elements Common to All Campaigns

- » Choose the annual financial stewardship campaign chairperson and committee. In small-membership congregations, this could be the stewardship chairperson and committee. In a larger congregation, the stewardship chairperson could recruit a separate annual financial chairperson and committee. These people will be responsible for the work of the campaign. They will work closely with the pastor and the stewardship chairperson. The roles and

responsibilities of these people correspond to the roles and responsibilities of the stewardship chairperson and committee.

- » Plan how to interpret the mission and financial needs of the congregation. Important parts of the campaign are the materials that interpret and explain the mission and financial needs to the members. Members are more generous when they understand the congregation's mission and financial goals. Develop a brochure to present these goals for the coming year. Most members are less interested in the various dollar line-items than they are in the narrative descriptions of the various categories of ministry.
 - Increase the impact of your campaign by using a theme for all your interpretational and promotional materials. Use the theme provided by the denomination in its annual stewardship resources to coordinate your efforts.
 - Intensify the interpretation of the mission of the church by displaying the minutes for mission, bulletin inserts, bulletin boards, banners, newsletter articles, and mission programs. Plan for presentations in worship to interpret various budgetary needs. Also, request time on the agendas of groups within the church, such as Presbyterian Men, Presbyterian Women, Bible study groups, and church school classes to present the congregation's story.
 - Think creatively about how to effectively communicate mission and financial needs to your members. Remember that a picture is worth a thousand words. Visual presentations increase impact and generate excitement. Many congregations have found that audiovisual materials are helpful in telling the story of mission. Create a video to tell your congregation's story. In addition to showing the present mission and ministry of the congregation and denomination, be sure to show the needs that can be met through new programs enabled by the increased giving of members .
- » Provide opportunities for biblical and theological reflection and study. Use Bible study from the denomination's annual stewardship resources as a basis

for biblical and theological reflection and study in adult church school classes. Encourage other groups in the church to engage in a study on stewardship.

- » Involve children and youth. Encourage an understanding of and a commitment to stewardship of time, talents, and resources among children and youth by including them in your annual financial stewardship campaign. Work with the persons in your congregation who are involved in ministry with children.
 - Include the Christian education committee, church school teachers, youth group leaders, the church staff, parents, and the session.
 - Include stewardship as a theme for regular church school classes, after-school programs, vacation Bible school, or youth group meetings and retreats.
 - Make stewardship presentations to children's church school classes and youth group meetings.
 - Hold special stewardship or mission interpretation programs for children during congregational special events.
 - Include children and youth in your mailings to the congregation. Invite them to make commitments as a beginning step in developing good stewardship habits.
 - Determine occasions when children and youth can share their understanding of stewardship with the congregation through art, minutes for mission, drama, and music.
 - Use the resources for children and youth from the packets for each special offering as an occasion to interpret mission and encourage giving.
- » Determine your mailing schedule. In any campaign you will be mailing information or materials to your members. Letters and resources need to be prepared for mailing on the appointed day. It may be necessary to recruit volunteers to stuff and address envelopes. You will need to work with your church staff to coordinate these mailings.
- » Decide how to challenge your congregation to increase giving. Refer to Section V, "How to... Challenge Your Congregation," for information

about the various ways to encourage your members to increase their giving. Then decide how to present that challenge. You may need to develop a chart or explanation that will be included in letters or packets.

- » Develop a timeline early in the year. Most churches conduct their commitment program in the fall. Dates should be set and plans underway in the early spring. Get important dates such as Commitment Sunday and special congregational events on the church calendar early in the year. Working backward from Commitment Sunday, establish a timeline specific to your needs. Each annual financial stewardship campaign has a suggested timeline for conducting an orderly campaign. Alter it as needed for your own use.
- » Plan for the campaign materials. Be sure to order or develop campaign materials well in advance of deadlines. Depending upon your choice of campaign, you may need commitment cards or household information cards in addition to the other materials mentioned above.
- » Decide how to contact homebound or non-resident members. These people will not be able to participate in any special events during your campaign. Mail a packet of campaign materials to them with a cover letter inviting them to make their commitment. Include a commitment card and a return envelope. Homebound members should, of course, be visited during an Every Member Visitation if that is appropriate. If your campaign centers around a specific event, consider making a personal call to homebound members the preceding week to deliver the materials.
- » Ensure the success of special events. Arrange for transportation and child care to make it convenient for more people to attend.
 - Begin and end programs on time. Members will leave with positive feelings if meals and programs stay within the allotted time.
 - Consider distributing tickets to meals when you require reservations and want a large attendance. If the event is not held at your church, a map or directions could be printed on the ticket. The ticket serves as a confirmation and a reminder.
 - Publicize special events creatively. Use teaser-type posters and blurbs in your bulletin and newsletter to create interest.
- » Arrange for follow-up. Unfortunately, you will not be able to secure a commitment from every member of your congregation on Commitment Sunday. Decide how to contact those people who did not make a commitment. Depending upon your campaign, use the telephone, letter, or personal contact. Some persons may need to be contacted by the pastor. (See Section V, “How to... Write Effective Letters.”)
 - Send a letter to all persons who made a commitment, thanking them for their support and confirming the amount of their commitment.
 - Thank all persons who worked on the campaign. Remember to thank the church staff, including the pastor(s).
 - Decide how to encourage those joining your congregation during the year to make a financial commitment. Interest is seldom higher than when one first unites with congregation. It is crucial to invite them to make a financial commitment at this time. One way is to prepare a packet of materials that you used in your campaign with a cover letter that explains the challenge to the congregation and invites their response.
 - Make regular reports to the congregation through the newsletter, announcements at worship, or the Sunday bulletin on the status of the campaign.
- » Evaluate the results of your campaign.

Detailed information about each method, especially about implementation plans, follows the brief evaluation of eight campaign methods. Before reaching a final decision, study the details for all methods that seem appropriate for your congregation.

Comparison of Annual Financial Stewardship Campaign Methods

1. Every Member Visitation Campaign Characteristics

This is a plan to make personal contact with members of the congregation in their homes. It involves training callers to make careful presentations on Christian stewardship, noting dreams and goals. Since each caller or team of callers is expected to make only four or five calls, extensive recruitment and careful training of callers are required. Commitments are received by the caller and dedicated at a worship service.

Strengths

- » Carefully outlined manuals are available.
- » Face-to-face discussion allows for questions, answers, and interactions.
- » Is effective in achieving a congregation's goals over a period of time, allowing for personal growth and acceptance.
- » Is a good starting point for stewardship education.
- » Helps update membership rolls.
- » Follow-up is usually included.

Use this campaign when:

- » You have not done one in your church within the last three to five years.
- » You have something special to share or request of the congregation in making their commitments.
- » You have a significant increase in giving as your goal (more than 10 percent).
- » You sense that there are questions or concerns about the church's mission or program that may affect the level of giving.

Limitations

- » Requires a lot of time, leadership, and training.
- » Can be difficult to recruit enough visiting stewards.
- » Follow-up is difficult to complete.
- » Calls are often interpreted as asking for money.

Do not use this campaign when:

- » You have insufficient time to plan adequately.

- » You have insufficient lay leadership in the church willing to work in planning and recruiting for the campaign.
- » You've done an Every Member Visitation successfully for more than two consecutive years.
- » Your church officers are opposed or reluctant to participate.

2. Small Group Meetings Campaign Characteristics

This plan depends on enlisting each member to attend a meeting in another member's home. At each meeting, a carefully trained team of leaders makes a presentation highlighting the proposed program. Often, the small group meetings are held simultaneously to give them dramatic appeal. Commitments are sometimes received during the meetings, but more often are presented at a worship service later.

Strengths

- » Allows for dialogue and discussion.
- » Can organize members by geographical areas, interests, or time availability.
- » Strengthens fellowship.
- » Creates high level of interest.
- » Allows personal input in program.
- » Provides a setting for stewardship education.

Use this campaign when:

- » You want to provide an opportunity for dialogue and stewardship education.
- » You have a year-round stewardship and mission interpretation program in place.
- » You plan to introduce something new for which you want support or feedback.

Limitations

- » Is time consuming.
- » Needs telephone callers to remind people to attend.
- » Requires host/hostess training.
- » Requires careful organization.
- » Does not reach uncommitted.

- » Is difficult for a large congregation.
- » Negative voices can dominate.
- » Reaches only those who attend meetings.
- » Requires extensive follow-up.

Do not use this campaign when:

- » Your congregation does not have reasonable groupings of families.
- » Your goal requires that all members be contacted.
- » You have used it successfully for more than two consecutive years.

3. Sunday Worship Campaign Characteristics

This strategy focuses on the commitment invitation and reception during Sunday worship. The focus may extend through several Sundays culminating in a special service during which commitment cards are completed, returned, and dedicated. The planning committee’s energy is directed toward promoting large attendance at the worship service.

Strengths

- » Places stewardship commitment in the context of worship.
- » Emphasizes the spiritual dimension of commitment.
- » Requires comparatively little time or training.
- » Is low cost.
- » Can be combined with other approaches.
- » Allows for a single, focused presentation.
- » Requires little calling.

Use this campaign when:

- » You want to focus on stewardship in the context of worship.
- » You have a tradition of good attendance at worship.
- » Your members are generally familiar and comfortable with the mission and ministry of the church and you expect no questions.
- » Your pastor is comfortable having the primary responsibility for motivating members’ giving and speaking about money from the pulpit.

Limitations

- » May rise or fall on strength of sermon.
- » Offers no opportunity for dialogue.
- » Does not reach shut-ins, nonresidents, or uncommitted members.
- » Reaches only those in attendance.
- » Requires much follow-up.
- » Offers minimal opportunity for involvement.

Do not use this campaign when:

- » You need to increase the giving level in the church significantly.
- » Your goal necessitates increased giving from all members of the church.
- » Your church situation is “troubled.”
- » You have used this method for more than two consecutive years.

Direct Mail Campaign Characteristics

An effective mail appeal depends on a series of carefully written letters sent to every member of the congregation over a period of several weeks. A final letter includes a commitment card to be mailed or brought back to the church. Some of the letters are handwritten and/or personally composed. The program may involve personally calling on those who did not respond.

Strengths

- » Allows for much creativity in writing.
- » Requires little time.
- » Includes all members.
- » Is easy to manage.
- » Is an efficient use of effort.
- » Provides consistency in message communicated.
- » Requires little leadership.
- » Is non-confrontational.
- » Updates membership rolls.

Use this campaign when:

- » Your financial needs are not critical and can be addressed by a low-key approach.
- » You can focus your campaign on one issue.
- » The program and staff of your church have built confidence, growth, and a sense of achievement into the life of your congregation.
- » Your members are already “sold” on what the church is doing.
- » You have a year-round stewardship and mission interpretation program in place.
- » Your church has a stated standard of giving that is accepted and practiced by your church leadership.

Limitations

- » Lacks face-to-face dialogue.
- » Materials being mailed must be top quality.
- » Is often ineffective if discontent exists in the congregation.
- » Resembles secular appeals for funds.
- » Requires an efficient way to receive commitments.
- » Follow-up is difficult.

Do not use this campaign when:

- » You need an increase in giving of more than 10 percent.
- » Your congregation is in any way “troubled.”
- » You don’t have the money, time, or talent to do the job right.
- » You have successfully used a direct mail campaign for more than two consecutive years.

5. Congregational Dinner Campaign Characteristics

This is similar to the Consecration Day method except that all of the energies of the congregation are directed toward one dinner. The congregation considers the dinner the big event of the year. An outstanding presentation is prepared, usually involving the top leadership of the church. Commitments are seldom received at the dinner but usually are presented at a worship service later.

Strengths

- » Can have several dinners to reach more members.
- » Requires comparatively little time.
- » Everyone hears the same presentation.
- » Can make good use of audiovisuals.
- » Can be low cost.
- » Strengthens fellowship.
- » Provides face-to-face contact.
- » Can distribute materials easily.

Use this campaign when:

- » Your church has a tradition of good attendance at dinners and churchwide events.
- » You want to provide an opportunity for fellowship and dialogue among members.
- » You have a year-round program of stewardship education and mission interpretation in place.

Limitations

- » Does not reach shut-ins, nonresidents, or uncommitted members.
- » A large crowd can inhibit sharing.
- » Reaches only those in attendance.
- » Requires extensive follow-up.

Do not use this campaign when:

- » You do not have space to accommodate 100 percent attendance. (People will realize you don’t expect everyone to come.)
- » You expect controversy over some aspects of your program.
- » Your goal necessitates reaching every member of your congregation.
- » You have used it successfully as your sole strategy for more than two consecutive years.

6. Telephone Approach Campaign Characteristics

This plan is similar to the Every Member Visitation except that contact is made by telephone. Callers must be carefully trained to make effective presentations. The plan works best when callers have access to a bank of telephones and also to persons who are familiar with church programs and administration. Commitments are either made during the telephone conversation or verified by mail or during a worship service.

Strengths

- » Requires less time than other methods.
- » Is low cost.
- » Allows for questions, answers, and interaction.
- » Is easier to enlist telephone callers than visiting stewards.

Use this campaign when:

- » Your church has a year-round program of mission interpretation and stewardship education.
- » You want personal contacts with less intensity than personal visitation.
- » Your church has a reasonably good pattern of individual giving and support.
- » You sense that there are questions of concern about the church's mission or program that may be raised.
- » Many members are homebound and you have a good visitation program in place.

Limitations

- » Lacks face-to-face dialogue.
- » Is often ineffective if discontent exists in the congregation.
- » Resembles secular appeals for funds.
- » Requires an efficient way to receive commitments.
- » Follow up is difficult.

Do not use this campaign when:

- » You have used it successfully for more than two consecutive years.

- » Your church is seeking a significant increase in income (more than 10 percent).
- » You have important supportive materials to share with members (visuals).
- » You are not willing or able to train your callers.
- » Your officers are not supportive and willing to participate in the campaign

7. Consecration Day Campaign Characteristics

This program is concentrated in a single 24-hour period, during which every member of the congregation is expected to participate in a highly charged worship service followed by a separate consecration period in which commitments are received. A victory dinner is held. An outside guest leader is recruited to lead these events. The main energies of the committee are directed toward promoting a very large attendance for Consecration Day.

Strengths

- » Requires little time or training.
- » Can distribute materials easily.
- » Is low cost.
- » Can be combined with other approaches.
- » Allows for a single effective presentation.
- » Can use a guest speaker.
- » Requires little calling.
- » Involves celebration.

Use this campaign when:

- » You want to focus on the spiritual dimensions of stewardship.
- » You have a good guest speaker to highlight the day.
- » You have a tradition of good attendance at worship and churchwide events.
- » Your members are generally familiar with and comfortable with the mission and ministry of the church, and you expect relatively few questions.

Limitations

- » May rise or fall on strength of sermon or guest leader.
- » Offers no opportunity for dialogue.

- » Provides minimal opportunity for involvement.
- » Does not reach shut-ins, nonresidents, or uncommitted members.
- » Reaches only those in attendance.
- » May require extensive follow-up.
- » Effective guest leaders are difficult to find.

- » Your members are generally committed to the work of the church.

Limitations

- » Can easily encounter delays and breakdowns in delivery system.
- » The process can become more important than the objective.
- » Is difficult for shut-ins to participate.
- » Needs trained “trail bosses” or “circuit managers.”
- » Encourages little dialogue about the work of the church.
- » Includes no training for “riders.”
- » Provides little opportunity for stewardship education.

Do not use this campaign when:

- » You do not have a good outside speaker available.
- » You need to focus specifically on an identified dollar goal or increase.
- » Your church believes that a budget must be prepared prior to the annual financial stewardship campaign.

8. Personal Delivery Campaign Characteristics

- » This plan is sold commercially under several different names. It involves organizing the congregation into several chains of families. The first family is to call on the second and deliver a packet of material including commitment cards; the second family is to call on the third and so on until the chain is complete. Once signed, the commitment cards are either returned to the packet or presented at a worship service later.

Strengths

- » Cuts down on travel time.
- » Requires little training.
- » Highlights confidentiality.
- » Involves a large number of people.
- » Requires little time.
- » Is fun, often stimulates a creative, playful spirit.
- » Reaches uncommitted members.

Use this campaign when:

- » You do not expect many questions or concerns about the ministry of the church.
- » You have a year-round program for stewardship and mission interpretation.
- » You are confident that your members read information that is sent to them by the church.

Do not use this campaign when:

- » You expect controversy about any aspect of the church’s ministry.
- » Your goal necessitates personal contact or dialogue among members.
- » Your church’s communications are written.
- » You have used it successfully for one year. (The method is usually very effective the first year it is used; however, its effectiveness decreases dramatically in subsequent years.)

[Information for this section was adapted from: “Financial Campaign Strategies for Your Church,” a reference guide produced by the Synod of Lakes and Prairies. See Section VI, “Resources.”]

Implementing the Annual Financial Stewardship Methods

Every Member Visitation Method

An EMV is a plan to make personal contact with active members of the congregation in their homes. Those who have minimal or no participation in the life of the congregation, financially or otherwise, will benefit from the EMV program. Members of the congregation are trained to be visiting stewards who talk to members about the church's program and the concerns and hopes of the people upon whom they call. As part of the visit, they ask members to make pledges of financial support for the congregation.

In an EMV program, pledge cards are not mailed out ahead of time or handed out in worship. Rather, they are delivered by the visiting stewards, filled out at an appropriate time during the visit, and returned to the church by the steward. The only way members obtain their pledge card is through the visiting steward.

Why have EMV programs?

Christians need to give, and this program helps them do that in a theologically based, Christ-centered, and practical way. The stewards are there to give members of the congregation an opportunity to make fresh commitments to Christ in financial terms as well as in other ways. Though obtaining financial support for the church is the primary reason for carrying out such a program, there are many other benefits. Members become better acquainted with each other and join together in a common vision for the ministry of the congregation. Stewards may gather information that the pastor or session might not have known otherwise. Often this information indicates need for pastoral care. As a general rule, any congregation of 50 or more households can benefit from conducting an Every Member Visitation on a regular basis.

In addition to the tasks that are common to all annual financial campaign methods (see pp. 11-13), the following tasks need to be carried out:

• Select a Commitment Sunday.

Designate a particular Sunday as Commitment Sunday. During the worship service, include a commissioning service for the visiting stewards and the dedication of their pledges. Visits to members of the church will take place on the afternoon of this day. Publicize the date six to eight weeks in advance.

Plan to make all visits on Commitment Sunday, in order

to provide closure and a feeling of accomplishment. When members are aware of the importance of being at home that afternoon, 70 to 80 percent of the visits can be completed in one afternoon.

• Recruit visiting stewards.

The role of visiting stewards is crucial in an Every Member Visitation program. They are the most immediate interpreters of the church's mission, the church's budget needs, and the new or expanded programs that are envisioned.

The goal for visiting steward recruitment is to have visiting stewards represent at least 30 to 35 percent of the households in the congregation. For instance, if the congregation has 100 adult-resident households, 30 to 35 of them should be represented in the cadre of visiting stewards. To obtain this representation, you will need adults from about 50 percent of the households on your potential visiting steward list. Recruit those persons presently serving as officers, then proceed to previously ordained inactive officers, and then to other members of the congregation. Consider recruiting high school students, and pair them with adult partners for the visit.

Visiting stewards are expected to: (1) accept the session's campaign challenge; (2) attend a training session; (3) make their pledges before asking others to pledge; (4) attend worship and luncheon on Commitment Sunday; (5) make visits in the homes of members; (6) report back with results of the visits; and (7) schedule follow-up visits and reports.

A letter should be sent to each person on the list of potential visiting stewards inviting the person to serve. The letter emphasizes the importance of the task, recognizes that the session is asking the person to serve, and gives the date for Commitment Sunday.

It also tells the potential visiting steward that training will be provided, giving the date(s) of the training, and that the person will be contacted within a week to 10 days by telephone to secure the acceptance of this appointment.

• Train visiting stewards.

Contact visiting stewards several days before the first training session to remind them of their commitment. A visiting steward is expected to attend only one training session, although two sessions of training usually are offered. Training is a very important component of a successful campaign. Both financial results and an overall feeling of accomplishment are enhanced by training.

Training events will be held in the week or 10 days prior to

Commitment Sunday, and may be conducted by the pastor, the annual financial stewardship campaign chairperson, and/or someone specially selected for this task. Often a presbytery staff person can assist with the training.

The purpose of the training is to increase the level of comfort of the visiting stewards. Plan for a two-hour training session. Visiting stewards should be:

- » Familiar with the materials they take with them, including the pledge cards and household information cards.
- » Familiar with the materials the members have received in the mail prior to the visit, including any letters and brochures.
- » Aware that they represent Jesus Christ and the church's mission.
- » Prepared to listen and bring back information and impressions.
- » Convinced of the importance of accomplishing as much of their task as possible on Commitment Sunday.
- » Prepared to ask members to make a financial commitment by filling out a pledge card.
- » Able to handle the most common responses from members to the visiting steward's invitation to pledge.
- » Willing to make their own financial commitment before making their stewardship visits. Their pledge cards are to be filled out and presented during the commissioning service on Commitment Sunday.

• **Arrange meals.**

There are two meals, the congregational dinner and visiting steward's luncheon, which are important to the Every Member Visitation program. The first responsibility is to schedule, plan, and carry out a dinner for the congregation in the last week or two preceding Commitment Sunday. Plan for 40 to 50 percent of the congregation members to attend. It is best to have the meal catered or served by people from another church. The point of the evening is to provide an opportunity for fellowship and education. Members of the church miss out on this opportunity if they are involved in preparing or serving the food or in cleaning up afterwards.

The dinner should be planned on a reservation basis. Recruit persons to make phone calls to obtain reservations from those who don't voluntarily sign up. The cost of the dinner should be paid from the overall budget of the stewardship committee, rather than by the individuals who attend. The

program should include a brief period of entertainment or group singing (15 minutes), some explanation of the church's financial and program goals, and an inspirational message by a guest speaker (15 to 20 minutes). This speaker could be a presbytery or synod staff person, a neighboring pastor, a missionary, or some other appropriate person. The speaker should be committed to the principles of Christian stewardship and not afraid to talk directly about money.

The second responsibility is to serve a light lunch to the visiting stewards before they leave to make their calls on Commitment Sunday. After lunch, the annual financial stewardship campaign chairperson gives the stewards their final instructions and assignments and answers last-minute questions.

• **Prepare information cards for visiting stewards.**

Each household to be visited will need a card. The cards should have information relating to frequency of attendance of worship and whether or not that person is presently pledging or otherwise financially supporting the church on a regular identifiable basis. The dollar amount is not necessary. Household information cards can be ordered from DMS (see Section VI, Resources, p. 44).

• **Assign teams and calls.**

The annual financial stewardship campaign chairperson and the pastor, who have a thorough knowledge of the congregation and the interrelationships that exist, will work together between the last training meeting and Commitment Sunday to assign teams and their calls. People may be assigned to make visits in teams of two or as individuals. Care should be taken in the assignment of calls to be made, paying attention to personal relationships.

The first visit by every visiting steward should be one where a pledge is likely to be made. Those persons who are presently supporting the church financially are the ones most likely to continue their support and to increase it.

• **Receive visiting steward reports.**

A group of auditors, one for every eight to 10 stewards or teams, receives the visiting stewards' reports at the church. This includes obtaining information from the stewards about different situations they encountered. Any information that would help the pastor, the church office, or the session should be written on the household information card and referred to the appropriate person or group. Encourage the stewards to talk with one another about their experiences. Post a running summary of the financial results of the visits.

Calendar for EMV Method

Remember that the annual financial stewardship program is a year-long process. The calendar on pages 8–10 will lead you through the process up to these last few weeks.

8 Weeks

Prior to Commitment Sunday

- » Identify potential visiting stewards and send a letter asking the person to serve, giving training dates and times.
- » Put finishing touches on the narrative budget brochure and determine how it will be reproduced.
- » Schedule presentations to different groups in the congregations.
- » Order pledge cards and household information cards, and ensure that offering envelopes are available.
- » Make preliminary plans for the congregational dinner.
- » Identify people to serve as hosts at the dinner and to assist with telephoning for dinner reservations.
- » Determine printing needs and quantities of supplies, schedule the work, and place orders.

7 Weeks

Prior to Commitment Sunday

- » Ensure that dates for Commitment Sunday, training sessions, and the congregational dinner are publicized in newsletters and worship bulletins.
- » Begin presentations in worship to interpret various portions of the budget with highlights on proposed new work.
- » Complete narrative budget brochure copy and have it reproduced.
- » Begin telephoning potential visiting stewards to obtain confirmation of their willingness to participate.
- » Complete plans for the training session(s) including recruitment of leaders.
- » Recruit and train people to call members for dinner reservations.
- » Make final decisions on the arrangements for the congregational dinner.
- » Schedule all mailings.
- » Prepare household information cards.

6 Weeks

Prior to Commitment Sunday

- » Give first Stewardship sermon of the campaign.
- » Send confirmation letters to those who accept the invitation to be visiting stewards. Thank them and restate the dates, times, and places.
- » Begin telephoning to obtain reservations for the congregational dinner.
- » Make plans for table decorations, name tags, etc.
- » Begin planning for the visiting steward luncheon on Commitment Sunday.

5 Weeks

Prior to Commitment Sunday

- » Continue recruiting visiting stewards and obtaining reservations for dinner.
- » Hand-address envelopes for all mailings.

4 Weeks

Prior to Commitment Sunday

- » Prepare the narrative budget brochure for mailing next week with a letter from the annual financial stewardship campaign chairperson.
- » Continue presentations in worship and finish up group presentations.

3 Weeks

Prior to Commitment Sunday

- » Prepare the pastor's letter for mailing.
- » Ensure that all materials for the training session are available in adequate quantities.
- » Complete preparation of the household information cards.
- » Confirm that an adequate number of visiting stewards have been secured and that they will attend a training meeting.
- » Complete plans for the congregational dinner and the visiting stewards' luncheon.

2 Weeks

Prior to Commitment Sunday

- » Conduct visiting steward training sessions this week and next.
- » Hold congregational dinner this week or next.

- » Mail stewardship committee's letter to the congregation.
- » Recruit auditors to receive reports from the visiting stewards on Commitment Sunday afternoon.
- » Give second stewardship sermon of the campaign.

1 Week

Prior to Commitment Sunday

- » Prepare packets for visiting stewards.
- » Assign teams and calls late in the week.

COMMITMENT SUNDAY

- » Commission visiting stewards in worship and receive their pledges.
- » Give third stewardship sermon.
- » Provide lunch for the visiting stewards.
- » Give final instructions to the visiting stewards. Distribute assignments, and answer questions.
- » Receive pledge cards from visiting stewards as they report back to the church.
- » Keep a running tabulation of results, so there is an atmosphere of completion and excitement.

1st Week

After Commitment Sunday

- » Complete visits not finished on Commitment Sunday.

2nd Week

After Commitment Sunday

- » Report preliminary financial results in worship.
- » Dedicate pledges during worship.

3rd Week

After Commitment Sunday

- » Complete any remaining visits.
- » Report results to the session and to the congregation.
- » Evaluate the campaign processes and results and begin planning for next year's program.
- » Send thank you letters to the members who pledged and also to those who contributed their time and effort in successfully carrying out the EMV program.

Visiting Stewards Training Meeting Design

(Design for a full two hours)

I. Welcome and brief devotions

II. Introductions

Ask people to introduce themselves to one another by sharing their best experience in a stewardship program. Divide into small groups if your group is large.

III. Orientation to training session

- A. Explain objectives.
- B. Explain how visiting stewards were chosen.
- C. Explain how time will be used in this session. Have ready, but do not distribute until later, a packet containing the materials that visiting stewards will take with them on Commitment Sunday, a schedule for events on Commitment Sunday, a copy of the congregation's budget, and a sample household information card.

IV. Present the mission and ministry of the congregation.

- A. Using the narrative budget brochure, explain on-going programs and explain the new mission that will be possible in the coming year with an increase in revenue.
- B. Discuss the mission of your congregation in groups of 5 to 7.

V. Present the challenge set by the session for the coming year.

- A. Hand out the line-item budget for the coming year. Respond to any questions.
- B. Explain the challenge the session has set.

VI. Prepare visiting stewards to ask for the commitment.

- A. Discuss motivations for giving. Ask visiting stewards to share their reasons for giving and why they resist giving. List on separate sheets of newsprint.
- B. Share ways to respond to those who may resist making a commitment.
- C. Share ways to ask for the commitment.
Example: "I want to thank you for taking the time to talk with us this afternoon. You have had a chance to study the narrative budget brochure that was mailed to you last week. I hope you have had time to reflect prayerfully about the challenge of our session that was explained in _____. At

this time, I'd like to hand you a commitment card and envelope. Please take a moment to complete the card and put in the envelope. We will deliver it to the church to be opened and recorded with the other commitments."

Small Group Meetings Method

The financial stewardship campaign using small groups is a plan that invites members to attend a meeting in another church member's home. At the meeting, leaders present the church's ministry and mission plans and the financial goals and challenge that the session has approved. An important part of the meeting is the dialogue and feedback that group members share. Pledge cards may or may not be filled out during the meeting.

Why have small group meetings?

The importance of small groups of gathered Christians has a long history and a strong affirmation from Jesus' statements. "For where two or three are gathered in my name, I am there among them" (Matthew 18:20). The small group meetings method combines many of the strengths of the Every Member Visitation and the congregational meeting methods. In an informal and relaxed setting, persons can visit with old and new friends about their church and its mission.

Small groups are an efficient way of communicating. Home meetings emphasize listening, sharing, and committing to work for the church's mission. Home meetings strengthen fellowship, encourage dialogue, spark interest, and provide feedback. This method is particularly effective if a congregation is planning to introduce something new for which it wants support and feedback.

In addition to the tasks that are common to all annual financial campaign methods, the following tasks need to be carried out:

• Organize meetings.

An up-to-date list of church members with addresses and phone numbers is essential. Prepare a household information card for each family or individual unit, noting the names of the household members, address, and phone number. Place the cards for nonresident members and for those persons physically unable to attend a home meeting in a separate stack.

Determining the number of home meetings and when they will be held is important. Generally, groups of 8 to 15 persons are most effective. Scheduling the meetings on different days and at different times gives people flexibility and ensures the largest attendance. Be sure that dates are recorded on the church's calendar to avoid conflicting activities. Take into account the special needs of your members. Remember that you want to get the highest percentage of attendance possible.

Plan for child care and transportation to some of the meetings to make it possible for all members to attend a meeting.

Working with the pastor, divide the households into groups to be invited to specific meetings. An alternate meeting time may be provided if the first date or time doesn't suit the person. When assigning households, keep in mind things people share in common such as age, geographic proximity, interests, and friendships. People are more apt to attend if they know someone else who will be attending the same meeting.

• Recruit small group leaders.

Once the number of meetings has been determined, persons can be identified and invited to conduct the home meetings. Group leaders have a crucial role in this program. The leaders are expected to (1) accept the session's campaign challenge, (2) make a personal financial commitment, (3) attend the training meeting, (4) consult with host on arrangements for the meeting, (5) conduct one or more small group meetings, (6) be an active listener and encourage dialogue and feedback, (7) report pertinent information and impressions to the session and/or pastor.

Write a letter to your potential leaders inviting them to serve in this important role. Carefully explain what is expected of them and what will be provided in training to help them do the task. Indicate that they will receive a phone call in a week to answer any questions and confirm their willingness to serve. Adapt the letter for recruiting visiting stewards.

Calendar for Small Groups Method

Remember that the annual financial stewardship program is a year-long process. The calendar on pages 8–10 will lead you through the process up to these last few weeks.

8 Weeks

Prior to Commitment Sunday

- » Establish theme, clarify the timeline, and confirm responsibilities of committee members.
- » Decide what materials need to be ordered and what materials need to be developed.
- » Prepare household information cards with name, address, and phone numbers.
- » Write letter and prepare the mailings announcing commitment campaign plans.

7 Weeks

Prior to Commitment Sunday

- » Mail letter announcing commitment campaign plans.

6 Weeks

Prior to Commitment Sunday

- » Confirm all tasks are on schedule.
- » Divide members into specific small groups.
- » Identify potential small group leaders, and send letter inviting them to participate.

5 Weeks

Prior to Commitment Sunday

- » Identify potential hosts and start recruitment.
- » Telephone potential group leaders to obtain commitment.

4 Weeks

Prior to Commitment Sunday

- » Begin intensive mission interpretation in worship and throughout the congregation's life.
- » Hold training session for small group leaders.
- » Invite members to small group gatherings.
- » Ensure that all materials to be distributed at group meetings are prepared.

3 Weeks

Prior to Commitment Sunday

- » Send notes to remind people of group meetings.
- » Send campaign information to nonresidents and homebound members.

2 Weeks

Prior to Commitment Sunday

- » Small group meetings begin.
- » Continue mission interpretation.

COMMITMENT SUNDAY

- » Dedicate commitments during worship.

1st Week

After Commitment Sunday

- » Announce preliminary campaign results.
- » Follow up with members who have not made their financial commitment.

2nd Week

After Commitment Sunday

- » Report campaign results to the congregation and to the session.
- » Send thank you letters to members who have pledged, hosts, and small group leaders.

Small Group Leaders Training Meeting Design

(Design for a 90-minute meeting)

I. Welcome and brief devotions

II. Introductions

Ask participants to introduce themselves to one another by sharing their best experience in a stewardship program. If your group is large, divide into smaller groups.

III. Orientation to training session

- Explain objectives of session.
- Explain what is expected of the small group leaders.
- Explain how this time will be used.

IV. Overview of the qualities of an effective small group leader, listed on newsprint

Some qualities might be: understands subject matter,

rehearses presentations, remembers names and uses them, listens carefully, is enthusiastic about the church and its mission goals, stays within the time frame, finds answers to questions he/she can't answer.

V. Overview of small group meetings

- A. Share the agenda.
- B. Discuss the responsibilities of the host.

VI. Presenting the church's mission

- A. Ask persons to share what they tell nonmembers about their congregation.
- B. Show the first segments (5 minutes) of the video "The Stewardship of All of Life." This explores the whole God-human relationship and what happens when we take seriously our status as creatures and stewards of God's Word. Discuss what it means to be a steward.
- C. Present the church's present and ongoing ministry and mission. (Use oral and visual presentations, stories, charts, etc.)
- D. Share what new activities are planned for next year.
- E. Explain the financial goals and session's challenge.
- F. Discuss:
 - 1. What excites you?
 - 2. Do you have questions?

VII. Conclusion

- A. Go over schedule of meetings, making sure a leader is assigned to each one.
- B. Answer any remaining questions.
- C. Give any other last-minute instructions.
- D. Conclude with prayer.

Calendar for Direct Mail Method

7 Weeks

Prior to Commitment Sunday

- » Put up posters and banners around the church with "teasers" about the financial campaign.
- » The first letter goes out to the members, introducing the theme and outlining what to expect for this year's annual financial stewardship campaign; the congregation's mission brochure is enclosed.

6 Weeks

Prior to Commitment Sunday

- » Publish newsletter article stressing biblical/theological understanding of stewardship.

- » Present a "minute for mission" highlighting a local mission project.

5 Weeks

Prior to Commitment Sunday

- » A second letter goes to the congregation telling of the financial needs, presenting the giving challenge, and including the narrative budget brochure.
- » A minute for mission in worship stresses the mission of the Presbyterian Church (U.S.A.).
- » The "General Assembly Mission Program Brochure" is enclosed in every bulletin.

4 Weeks

Prior to Commitment Sunday

- » A minute for mission emphasizes the ministry and program of the synod and presbytery.
- » A bulletin insert provides information about the budgets of the synod and presbytery.

3 Weeks

Prior to Commitment Sunday

- » Hold a congregational dinner following worship. Serve a light meal and have a brief entertaining program. Consider a slide presentation showing the congregation of work and at play.

2 Weeks

Prior to Commitment Sunday

- » The third letter goes to the congregation.
- » The emphasis of this letter is inspirational. It restates the challenge, and includes a commitment card with instructions about its return.
- » Present a minute for mission skit on stewardship written, directed, and acted by the youth group.

1 Week

Prior to Commitment Sunday

- » Present a minute for mission by a respected church member telling why he/she gives to the church.
- » A stewardship sermon emphasizes the need for Christians to give and provides "food for thought" during the coming week when members are asked to consider prayerfully their commitment.

COMMITMENT SUNDAY

- » Dedicate the commitments that have been made and celebrate the mission made possible by these gifts.

1st Week

Following Commitment Sunday

- » Letter goes to those who made a commitment, thanking them and announcing preliminary results of the campaign.
- » Follow-up letter goes to those who did not make a commitment, giving the results and asking for their commitment.

2nd Week

Following Commitment Sunday

- » Plan for phone follow-up with the members not making a commitment.
- » Thank those who worked on the campaign.
- » Evaluate the campaign process and results.

Calendar for Congregational Dinner Method

8 to 10 Weeks

Prior to the Dinner

- » Recruit telephone callers and send a letter to them confirming their acceptance and outlining what is expected of them. (Adapt letter to prospective visiting stewards.)
- » Order any materials that will be needed during the campaign or dinner: for example, commitment cards, bulletin inserts, and theme materials. If you are using tickets for the dinner, either buy them or arrange for printing. If your dinner is not being held at your church, a map or directions to the site could be printed on the back of the ticket.
- » Put finishing touches on the budget brochure and determine reproduction method.
- » Confirm meal plans with caterer or neighboring church group.

7 Weeks

Prior to the Dinner

- » Submit article for church newsletter.
- » Begin putting up posters and blurbs with a “teaser” message about the dinner.
- » Arrange for topics and presenters for the minutes for mission.

6 Weeks

Prior to the Dinner

- » Pastor preaches on stewardship.
- » Mail letter to congregation explaining the financial stewardship campaign process for the year and inviting members to the main event, the congregational dinner.
- » Plan room arrangement, decorations, name tags.
- » Begin putting packets together for distribution at the dinner. Use labels so you will know who didn’t receive a packet. Include name tags, time schedule for dinner, and any necessary worship materials.

5 Weeks

Prior to the Dinner

- » Complete plans for the training session for callers and prepare the handout.
- » Call or send postcards to callers reminding them of training session.

4 Weeks

Prior to the Dinner

- » Hold caller training sessions.
- » Pastor preaches a second stewardship sermon.

3 Weeks

Prior to the Dinner

- » Callers begin making calls to obtain reservations.
- » Receive budget brochures from printer.
- » Intensify “teaser” posters and blurbs in bulletin.

Calendar for Consecration Day Method

2 Weeks

Prior to the Dinner

- » Advise caterer of preliminary number of reservations.
- » Complete packet assembly for distribution at dinner.
- » Confirm date with speaker, arrange transportation for speaker if necessary, and arrange for any special needs, i.e., audiovisual, amplication, etc.
- » Confirm room arrangements with appropriate staff.

1 Week

Prior to the Dinner

- » Provide caterer with final number of reservations.
- » Pastor preaches final stewardship sermon.
- » Complete plans for last-minute set up, decorating, and packet distribution.

At the Dinner – Relax and enjoy a job well done!

1st Week

Following the Dinner

- » Begin follow-up on those not making a commitment.
- » Tabulate campaign results and make preliminary report in worship.
- » Dedicate commitments in worship (if not done at dinner).
- » Write thank you notes to all who helped to ensure the success of the dinner.

2nd Week

Following the Dinner

- » Continue follow-up contacts.
- » Send letter to those making commitments.

3rd Week

Following the Dinner

- » Complete follow-up.
- » Prepare final campaign report.
- » Evaluate the campaign and make recommendations for next year's campaign.

6 Weeks

Prior to Consecration Day

- » Outside guest leader meets with Consecration Day leaders.

4 Weeks

Prior to Consecration Day

- » Give first stewardship sermon.
- » Begin stewardship education for all ages.
- » Mail letter to congregation announcing financial stewardship plans and activities.

3 Weeks

Prior to Consecration Day

- » Begin presentations on stewardship at church school and worship.
- » Begin taking reservations for both Consecration Day worship and the Victory Dinner.
- » Give second stewardship sermon.
- » Recruit officers to make phone calls to persons who have not made reservations.
- » Continue publicity in newsletter.

2 Weeks

Prior to Consecration Day

- » Continue stewardship presentations.
- » Continue accepting reservations for dinner.
- » Hold training meeting for callers.

1 Week

Prior to Consecration Day

- » Conclude stewardship presentations.
- » Call persons without reservations.
- » Confirm that worship and dinner plans are on schedule.

CONSECRATION DAY

- » Guest speaker preaches.
- » Commitment cards are distributed at close of worship and then consecrated.
- » Tabulate results.

Victory Dinner

- » Enjoy fellowship and fun.
- » Announce results of campaign.

1st Week

After Consecration Day

- » Send letter to everyone who has not made a commitment.

Resources Common to All Campaigns

Which Program Should You Use?

The style of commitment program that a congregation uses is a factor of what is going on in that church at the present. Your answers to the following questions will help you identify which style might be right for your congregation. We recommend that you fill out this questionnaire as a group process, with either the session or the stewardship committee. The program style with the most points is the best one for your church at this time. You might consider the next highest as an alternative approach. In column B answer each question either with y for yes or n for no. Your results are at the end of the survey.

Have you conducted an Every Member Visitation campaign in the last 3 to 5 years?

In the last two years we did not use these campaign methods:

Every Member Visitation
Small Group Meetings
Sunday Worship
Direct mail
Congregational Dinner
Telephone Approach
Consecration Day
Personal Delivery

Did the church conduct a congregational program of stewardship commitment last year?

Congregation's Climate

- Can your financial needs be addressed by a low-key approach?
- Do you have something special to share or request of the congregation in making their commitments?
- Are there questions or concerns about the church's mission or program that affect the level of giving?
- Do you want to provide an opportunity for dialogue and stewardship education?
- Is there confidence in the program and staff of your church?
- Is there a sense of achievement in the life of your congregation?

Financial Needs

Do you want a significant increase in the giving of the church?

- Does your goal necessitate increased giving from all

members of the church?

- Does your church have a stated standard of giving that is accepted and practiced by your church leadership?
- Do you need to focus on an identified dollar goal of increase?
- Does your church believe that a budget must be prepared prior to the annual financial stewardship campaign?
- How many households pledged last year?
 - 50% or less
 - 51–70 %
 - 71–100%
- Has the church run a deficit budget for 2 or more years?
- Do the church members traditionally respond with their pledges on Commitment Sunday with little amount of follow-up needed?

Ability to Execute

- Do you have sufficient leadership willing to work in planning and recruiting for the campaign?
- Are your church officers willing and able to participate and willing to pledge?
- Is your goal that all members be contacted?
- Do you have the space to accommodate 100% attendance?
- Do you have important supportive materials to share with members?
- Are you able to train your callers?
- Do you have a year-round stewardship and mission interpretation program in place?
- Does the church have an active stewardship (not finance) committee?
- How much time is available to plan this year's program?
 - 3 months or less
 - 4-5 months
 - 6 months or more

Stewardship and Children

For the Stewardship Committee:

As you plan your next stewardship campaign, include the children in your thinking and plans.

- » Work with the Christian education committee and the church school staff to teach children about stewardship as a vital part of their faith formation.
- » Provide information, even pledge cards appropriate to the various ages, so children are included in the campaign. Certainly any young people who have completed confirmation and have become members should receive pledge cards.
- » In the stewardship campaign, include stories about children who give. Listen for stories from your congregation.
- » Whatever a child gives, whether money or service, whatever the amount or skill, accept it warmly. Value the gifts that come from children and they will value giving to others as well.
- » In your communications with adults, encourage families to talk together about their pledge of money and service. The most enduring lesson in stewardship will come from the role models living with children. Through such discussions, children learn how to set priorities in their own lives. .

For the Christian Education Committee:

As you plan the curriculum for the children, don't overlook the importance of stewardship education. Stewardship is a spiritual discipline vital to the life of faith and is an appropriate spiritual practice for all ages. Think about what you already do, such as the promotion of One Great Hour of Sharing. Then read the suggestions below. How can you enhance the stewardship education for the children in your congregation?

- » Provide offering envelopes for the children. Include a letter to families explaining the importance of stewardship in the faith formation of children.
- » Urge the teachers to dedicate the children's offerings with a prayer each week. Suggest that they include brief discussions of how the money for the church is used to help others and to provide for the ministries of the congregation.
- » Connect the concept of stewardship with any service projects planned for the children. Help them see these

activities as part of the life of discipleship.

- » Let families know what you are doing and how they can help. When you send home the boxes for One Great Hour of Sharing, include information about it. When you announce the One Great Hour of Sharing for the congregation, include information about the role of children.
- » Consider attending church school as one of the stewardship activities available to children. Encourage the teachers to reward the group occasionally for being present or completing a service project.
- » Ask the Stewardship Committee how you might help educate the children about stewardship and make it a part of their total campaign.

For Parents:

Stewardship of our resources is an important spiritual discipline, one that we ought not to deny our children. Here are some things for you to consider as you teach this spiritual practice to your children and increase in your practice of it as well:

- » Have a weekly routine for getting the financial offerings ready for Sunday morning. For example, you and your child might put the money in the offering envelope on Saturday after dinner and pray a sentence prayer of dedication.
- » Include your child in conversations, as appropriate, about your family pledge to the church.
- » Look for service opportunities that will reinforce your financial gifts to the church so that your child begins to have a real-life picture of what your offerings accomplish.
- » If your child receives an allowance, decide whether that allowance is to include a gift to the church. One family gives the child three jars. When the allowance

is received, one-tenth goes into the jar labeled “church” Another specified amount goes into the jar labeled “savings.” The rest goes into the jar labeled “spending.”

- » However you want to provide the money your child gives to the church, plan it on a weekly basis so your child learns that the ministries and other expenses of the church continue whether or not your family is at church on a particular Sunday.

Stories About Children Who Give

Matthew, age 8, labored seriously over the pledge card. It was identical to the one his parents had already completed, but he wanted one of his own. Matthew now received an allowance and he understood that part of it, 10 percent in fact, was for his church school offering every week. Once he had written his name and address, he needed a little help in figuring out his pledge. But a prouder child you never saw when he returned his pledge card during the time for dedicating the pledges at the Sunday morning service of worship.

Nina clutched her handkerchief in her hand as she and her family walked to church. The 5-year-old had watched carefully as her mother tied the nickel in the corner of the handkerchief. Each Sunday morning the routine was the same. After breakfast each child received a church school offering. Nina, wearing a dress with no pockets, carried hers safely in her handkerchief.

Kim was only 3 when he brought his first can of food to church school. Every week he and his friends brought cans for the food pantry. Sunday after Sunday, Kim never forgets. His parents laughingly said that he trained them in this weekly pattern rather than them reminding him. Now, at 10, he volunteers with his parents to pack bags of food as well.

Chancel Drama: “What’s in the Bag?”

As the drama begins, a large pile of luggage and a large bunch of helium balloons are at the front. The speakers each take a piece of luggage and position themselves about equidistant from each other down the center aisle. The speaker closest to the front of the sanctuary holds the bunch of balloons. The speaker at the rear is the first speaker. The dialogue travels up the line so that the last one to speak is at the front of the church.

First Speaker: (*struggling to lift the bag*) This is so heavy, I don’t know if I can lift it. Why I ever let it get so full I don’t know.

Second Speaker: What’s in the bag?

First Speaker: Oh, you know, this and that ... treasures I can’t do without.

Second Speaker: Maybe I could help you. Why don’t you pass them forward?

First Speaker: You would do that for me?

Second Speaker: Sure, what’s a church for? (*The first speaker passes the bag to the second speaker, and the person with the balloons passes a balloon back down the line until the first speaker holds it.*)

Second Speaker: How am I ever going to carry all these bags? Just my own was heavy enough.

Third Speaker: What’s in the bag?

Second Speaker: I’m not sure, but I know I couldn’t live without it.

Third Speaker: Are you sure? Why don’t you pass them to me?

Second Speaker: You would do that for me?

Third Speaker: Sure, what’s a church for? (*The second speaker passes a bag to the third speaker, and then a balloon is passed back to the second speaker.*)

Third Speaker: I know I will never lift these bags, so I can’t move. I’m stuck here.

Fourth Speaker: What’s in the bag?

Third Speaker: My whole life, I guess. It’s pretty heavy.

Fourth Speaker: Can I help you carry it for a while?

Third Speaker: You would do that for me?

Fourth Speaker: Sure, what's the church for? (*Repeat the bag and balloon exchange.*)

Fourth Speaker: I've done it again. I've packed more than I can manage. Now what will I do?

Fifth Speaker: What's in the bag?

Fourth Speaker: Very important stuff—responsibilities, college degrees, pension plans, mortgages ... things a person like me cannot do without. The only problem is that with them, I can't move an inch.

Fifth Speaker: Maybe I can help take them off your hands.

Fourth Speaker: You would do that for me?

Fifth Speaker: Sure, what's a church for? (*Repeat the bag and balloon exchange.*)

(The last speaker is the person who has been handing out the balloons and still holds at least one.)

Last Speaker: Hear what Jesus says: "Do not be afraid, little flock, for it is [God's] good pleasure to give you the kingdom."

Fifth Speaker: "Sell your possessions, and give alms."

Fourth Speaker: "Make purses for yourselves that do not wear out,"

Third Speaker: "an unfailing treasure in heaven,"

Second Speaker: "where no thief comes near and no moth destroys."

First Speaker: "For where your treasure is, there your heart will be also."

(Luke 12:32–34)

Dedication Service

Bring the full tithe into the storehouse ... and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.

(Malachi 3:10)

You might want to hold a dedication service as a special, separate celebration or as a part of the regular Sunday service. Here are some suggestions about what you might want include in a dedication service:

- » Recognition of all those who worked on the stewardship program
- » Invitation to congregation to share experiences
- » Announcement of the stewardship program results
- » Reflection on the stewardship program and how people responded
- » Prayers of thanksgiving
- » Possible hymns (from *The Presbyterian Hymnal*, 1990):
 - "Come Sing, O Church, in Joy!" #430
 - "Praise Ye the Lord" #258
 - "Great Is Thy Faithfulness" #276
 - "Today We Are All Called to Be Disciples" #434
 - "There's a Spirit in the Air" #433
 - "Rejoice, Ye Pure in Heart!" #145
 - "Jesus Es Mi Rey Soberano" ("Our King and our Sovereign, Lord Jesus") #157
 - "God, Whose Giving Knows No Ending" #422
 - "Canto de Esperanza" ("Song of Hope") #432

Stewardship Committee Commissioning Service

Then they said, "Let us start building!"
So they committed themselves to the common good.
(Nehemiah 2:18b)

The pastor plans a commissioning service for all committee members 11 weeks before Commissioning Sunday, using the suggestions here or by developing his or her own service.

(Invite the members of the stewardship program committee to come forward.)

Pastor speaks to the stewardship program committee members:

Your church has called you to provide leadership in this stewardship program, because you possess unique skills and abilities. This congregation needs you. The stewardship program committee has vital tasks to do that will require a considerable commitment of your time in the weeks ahead. Realizing that your affirmative answer is a commitment to serve God and your church in this stewardship program, I now ask you: Do you promise to complete your part to the best of your ability? If so, say, “I do.”

Stewardship program chair addresses the congregation:

A financial stewardship program is a mutual effort of committee and congregation. You have heard these members commit themselves to hard work. To succeed, they need our help. Will we support them with our prayers and with our cooperation when we are called upon for some specific task? Please show your willingness to join in this venture of faith by saying, “We will.”

Pastor addresses the committee members again:

The future of this stewardship program at [insert the name here] Church is in your hands. May God bless your endeavors. Your congregation now commissions you as the stewardship program committee. Work diligently at your appointed tasks in a spirit of love and excitement. May the blessing of God be upon you today and evermore.

Pastor or stewardship program chair offers a prayer:

Gracious God, we are here before you, a band of your people eagerly embarking on a journey that will enable us to better worship you and serve your people. If we thought we had to do this alone, we might be swamped by anxiety, but we know that you go with us. We are filled with gratitude, and in our own—perhaps quiet, perhaps jubilant—ways, we will celebrate your goodness. Bless the members of the stewardship program committee with extra measures of patience, endurance, and humor. And may all of us be guided by your Holy Spirit. We pray in Jesus’ name. Amen.

Commissioning Service for the Visiting Stewards

If you will send visiting stewards out on a Sunday afternoon to visit all the members, then you may have a commissioning service for the visiting stewards on Commissioning Sunday (the day they go visiting). The pastor may use the service suggested here or develop her or his own service.

(Invite the visiting stewards to come forward.)

The Promise

PASTOR: Today marks a high point in the life of [insert name here] Church. You have accepted a call to visit in the homes of the people of this congregation. You will give them pledge cards and the opportunity to express their commitment to this congregation and its ministry in Christ’s name. You will share your faith and explore, with the people you visit, the joy of living a life of faithful stewardship. Stewards give from all aspects of their lives. As you take on this assignment you are a living example of Christ’s gospel, proclaiming your faith through your works, deeds, and giving.

As it is written in 1 Peter, “Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.” (1 Peter 4:10)

I ask you now, do you promise, in the presence of God and this congregation, to engage in this mission faithfully, and to complete your task with the best of your mind and heart? If so, please answer, “I do.”

Litany of Commitment

(Invite the congregation to stand.)

PASTOR: Gracious God, you have made a world for us and given us incomparable gifts: air and water, family and friends, your steadfast love and forgiveness, and your son, Jesus the Christ. For all the gifts and wonders you have bestowed on us . . .

PEOPLE: We thank you and worship you with renewed gratitude.

STEWARDSHIP PROGRAM CHAIR: O God, you created us

to love one another as Christ has loved us. We are concerned about all your children, those who live near us and those who live far away. We are eager to participate in the work of the whole church and to further the ministry and service of this congregation. As we contemplate the mission before us . . .

PEOPLE: We thoughtfully shoulder our personal share of responsibility, and we pledge to witness to the good news of Christ with our hearts and hands and voices.

PASTOR: Confident in your love and care for us . . .

PEOPLE: We gladly yield to you our life, our time, our talents, and our financial resources.

STEWARDSHIP PROGRAM CHAIR: To God be the glory!

PEOPLE: Hallelujah! Amen.

The Commission

PASTOR (*speaking to visiting stewards*): Friends, the members of [insert name here] Church commissions you as ambassadors of our Lord Jesus Christ. May God's blessing go with you as you visit with all of us.

PASTOR (*praying*):
O God, throughout the ages you have challenged your people to step out in faith and follow you. You have put purpose and direction in the lives of your people. We have before us a new direction and a new purpose. We have set our feet on the pathway. Be our guide. Whisper in our ears when we need to make decisions. Hold us up if we start to stumble. May your Holy Spirit lead us in joyful song and make us agog with anticipation. You are our vision, O God; lead us on our journey. Amen.

“Now as you excel in everything—in faith, in speech, in knowledge, in utmost eagerness, and in our love for you—so we want you to excel also in this generous undertaking.”

(2 Corinthians 8:7)

How To... Prepare a narrative budget:

The story behind the numbers

Have you ever considered how a bundle of your canceled checks can reveal what is important in your life?

In the same way, spending practices of a congregation reveal its values and commitments. Study a church budget carefully, and you can describe the priorities of that congregation. In fact, identifying the priorities of the church can begin with the budget.

While a line item budget is useful for understanding the financial requirements of the church, a narrative budget will identify the mission and ministry of the congregation.

It will help you link people with mission as you discover the many ways in which your congregation touches the lives of people. In addition, your members will be motivated to increase their financial support of the church when they more clearly see the personal impact of their giving.

A line item budget gives the treasurer, the session, and other decision makers the information they need for effective financial management. Such a budget, however, does not interpret the ministry and mission supported by those dollars. To do that, it is essential to tell the story behind the numbers.

The story behind the numbers is called a narrative budget.

The narrative budget focuses on people and mission. It enables church members to see the personal impact of their giving. When a budget is presented in this form, people are moved to increase their support of ministry because they see the ways in which people are touched by the church.

You will see the numbers come to life as you describe each area of your congregation's mission and allocate the budgeted costs among the areas. As you construct your narrative budget, you are illustrating that the purpose of our giving is more than paying bills and funding an institution; instead, it is doing the work of Christ.

Follow the steps below to develop a narrative budget. As you proceed, talk with your pastor and other church leaders; they have much of the information you will need. Look forward to learning more about your congregation's ministry as you work along!

Step 1: Getting Ready

First, decide who should help prepare the narrative budget. It works best if the group is small—three or four participants. Then obtain a copy of the congregation's line item budget. Make copies of the example forms and worksheets (see -- what is this?) for each member of your committee. Complete the line item budget columns on the left side of the work sheet.

Step 2: Identify Your Congregation's Key Areas of Ministry

Letter to all who pledged

Dear _____

We have completed the annual financial stewardship campaign for _____ Presbyterian Church! Our goal was \$_____, and we are delighted to report that to date we have received \$_____ in pledges.

Thank you for your support. With commitments like yours, we can go into the New Year with confidence that our ministry in this community and around the world will continue to make a difference. Because of the faithful and generous response we received from the members of this church, we will be able to (list some programs) and increase our giving to mission by _____ percent.

The following is our understanding of your intention for 200_:\$ _____ per _____.

Please let the church office know if this is not accurate.

We join with you in prayers that God will lead us into the New Year with energy and enthusiasm for shared ministry.

Yours in Christ,

Chair, Stewardship Committee

Letter to members who didn't pledge

Dear _____,

The annual financial stewardship campaign at _____ Presbyterian Church is nearing an end. With a number of contributions still coming in, we have reached \$ _____, which is _____ percent of our goal.

You can see that your commitment is needed to help us reach our goal. Your support in the past has helped us make a difference in our community and around the world. I would like to encourage you to make a pledge to the mission and ministry of our church. You will be a part of transforming lives!

Enclosed is the brochure describing the exciting programs that we plan for _____ Presbyterian Church in 200____. Please help us reach our goal of \$ _____ so that every one of these programs can realize its potential.

Please return the enclosed pledge card in the envelope provided as soon as possible. If you have questions about the church and its programs, please call _____. Thank you for taking the time to consider being a part of what God has called us to do together.

Yours in Christ,

Chair, Stewardship Committee

enclosures: brochure, commitment card, preaddressed envelope

SECTION V

Howto ...BuildaCongregationalBudget

Each session organizes differently to accomplish important functions. Some sessions assume the responsibility for a task like developing the budget; others delegate such a task to a committee or small group.

One common approach is to form a budget committee, chaired by a member of the session, with representatives from the various committees and organizations of the church. Be sure to include the youth of the church. The pastor meets regularly with this committee and takes an active part in its work.

Members of the budget committee need to be fully informed about the present programs of the church, the programs that are planned, and the results of the survey of members' values and the giving potential of the congregation. The committee will also need to have financial reports for the past few years and to know all the sources of income for the church.

Budget committee members need to be informed about the mission of the wider church. Some presbyteries send representatives to meet with sessions on a regular basis to interpret mission plans and dollar needs of the synod, presbytery, and General Assembly.

If you have not had such a visit recently, you may wish to invite your presbytery to send a representative to meet with you to discuss your mission goals. As a part of its work, the committee should assess the level of the congregation's giving to churchwide mission and set goals to increase that amount each year.

The chairperson will want to work closely with the chairperson of the annual financial stewardship program so that information is shared on a regular basis.

An often overlooked part of budget building is the needed input and communication from interested members of the congregation (who, after all, are the ones who are asked to support the budget with their offerings).

Perhaps we could liken the budget building process in the church to the home budget building process. Many arguments over expenditures in the home setting occur because families have not taken the time to sit down at the kitchen table before the crisis to discuss important money matters.

Why not begin the congregational budget process at the church committee level? Invite each committee to begin budget building with open-ended "kitchen table" questions such as:

- » Where have we used committee money efficiently and effectively in the past year?
- » If manna were to come down miraculously from heaven, how would we use it to carry out our committee's ministry and mission in the coming year?

Another way to involve the congregation is to invite members to an early meeting of the budget committee to ask questions and make suggestions. Usually only a few visitors attend, but it provides a way for members to sit at the "kitchen table" and share in the discussion about important money matters in the church.

A third way for the congregation to be involved in this process is to hold a budget hearing. The pastor opens the meeting by welcoming those who attend and sets the stage for an open discussion.

The hearing begins with a thorough presentation of the budget by the budget committee. The representatives of the various committees and organizations serving on the budget committee can speak about budget items relating to their committees with detail and enthusiasm. Ample time should be allowed for questions, comments, and discussion. Allow about 45 to 60 minutes for this hearing. Following the hearing, session members convene in another room for their regular meeting to conclude their discussion and adopt the budget.

After the input from the congregation has been received and compiled with the other information, the budget committee will want to do a "reality test." What new programs are feasible? Are the dreams and visions in congruence with our stated mission goals? Finally, the committee will want to spend some time in prayer, study, and reflection, seeking God's guidance in this process. A question to consider might be: What is it that God wants us to be and do in this time and place?

The end product is a budget that has been presented thoroughly to all interested members with plenty of time for questions and discussion. The congregation will feel that this budget reflects their interest and values. They will be informed about how their gifts are used and will be more likely to provide the financial resources necessary to support

A budget that reflects the congregation’s interests and values.

that budget.

There are many variations on this participatory approach to budget building. You will think of other ways appropriate to your congregation. The important factor is to provide a way for members to know that their opinions are valued and that such opinions may be voiced at a time when they will be helpful.

How to ... Challenge Your Congregation to Increased Giving

After the session has determined its mission goals for the coming year, translate the mission goals into mission dollar goals. This will stretch the congregation’s vision of its potential for mission and challenge each member or household to a greater commitment to giving.

Each of the following methods offer a means by which to identify the congregation’s potential and to challenge individuals. While the methods can be “mixed and matched,” the congregation will understand the connection between individual commitment and congregational potential if a single method is used to produce both challenges.

The STEP-UP Approach

This approach invites members to increase giving by challenging each household to STEP-UP to the next higher level of commitment. Using the STEP-UP chart (below) as a guide, establish a chart for your congregation.

- » Establish the “current weekly gifts” ranges to fit your congregation’s giving patterns.
- » Fill out the columns for “this year.”
- » Using current financial information, count the number of gifts in each range (\$3 to \$5 per week, \$5 to \$7 per week, etc.) and enter these figures in the “present number” column.

STEP-UP	This Year		Next Year	
	Present Number of Gifts	Present Annual Dollar Total	Number of Gifts Needed Next Year	Estimated Dollar Total Next Year
\$50.00 and Over	2	5,720	3	8,580
40.00 to 50.00	3	7,020	4	9,360
35.00 to 40.00	4	7,800	5	9,750
30.00 to 35.00	7	11,830	8	13,520
25.00 to 30.00	8	11,440	10	14,300
20.00 to 25.00	13	15,210	15	17,550
15.00 to 20.00	13	11,830	15	13,650
10.00 to 15.00	10	6,500	15	9,750
7.00 to 10.00	15	6,630	20	8,840
5.00 to 7.00	20	6,240	25	7,800
3.00 to 5.00	25	5,200		10,400
Under 3.00	50			
Total	170	\$99,320	170	\$123,500



- » Take the total annual dollar amount for each household and add the figures for each range. Enter this information in the “present dollar total” column for each range.
- » Fill out the columns for “next year.”
- » For the “number of gifts needed” column, take the “present number” of weekly gifts under \$3 and move that 50 up to the next range (\$3 to \$5). Do the same with all the ranges, moving each “present number” group up to the next range. Realize that at the highest levels not all persons will “STEP-UP.”
- » For the “estimated dollar total” multiply the “number of gifts needed” by the dollar amount that represents the midpoint of that particular range. For example, 50 gifts in the \$3 to \$5 range would be calculated as $50 \times \$4 = \200 . Multiply this number by 52 (weeks per year) to arrive at the annual amount, \$10,400. In the illustration, the \$50 and over amount per week uses \$55 as the multiplier ($3 \times \$55 \times 52 = \$8,500$). An actual chart developed by a congregation would make this figure as accurate as possible for the particular congregation.

the category totals to approximate the congregation’s total income.

~ Or ~

- » The local library or chamber of commerce will have census data information on average personal or household income for your area. Multiply the average household income by the number of households in the congregation. Presbyterians usually are at or near the top of any community’s income level. You may, therefore, want to increase the community average slightly if you believe your congregation is “above average.”

Step 2: After using one of the methods mentioned in Step 1 to determine the congregation’s total income, divide this year’s expected total gifts (or pledges) by the number. The resulting figure is the percentage of income the average household gives for the mission of your congregation. [Do not be depressed if this number seems low. The “average” Presbyterian household gives about 2 percent of household income to the church. Remember also that in a typical congregation, 20 percent of the members provide 80 percent of the dollars. The STEP-UP approach can help you determine if this is true in your congregation.]

Step 3: Divide next year’s challenge budget by the same total household income used in Step 2. The resulting figure tells you what kind of average increase in giving it will take to meet the challenge. This number will probably look very small. An average increase of one-half of 1 percent of household income in most congregations would result in a 25 percent increase in total giving.

If you decide to use the percentage increase formula; your campaign will be more successful if you ask for at least one full percentage point increase in giving from each household. Those giving 2 percent are asked to increase to 3 percent; those giving 3 percent are asked to increase to 4 percent, etc. This method works best if the pastor supports your efforts by preaching on tithing or proportional giving.

The Proportionate Giving Increase Approach

Step 1: Determine the total household income of the congregation. There are several methods by which this can be accomplished.

- » Ask members of one or more groups that represent a cross section of the membership (all the adult church school classes or all the elders, deacons, and committee members, for example) to record their total household income on a 3x5 card (without indicating name of household). Collect the cards, average the incomes, and multiply this figure by the number of households in your congregation. This will give a reasonably accurate total of income for the entire congregation.

~ Or ~

- » In a smaller membership congregation, the stewardship committee or some other group can cluster the households by type of occupation (farmers, doctors, teachers, retirees, etc.). Each occupation is assigned an average income (by someone who knows what persons in those occupations typically earn in a year), and that income number is multiplied by the number of persons engaged in that occupation. Add

ANNUAL INCOME	APPROXIMATE WEEKLY COMMITMENT PROPORTIONATE TO INCOME						
	15%	10%	7%	6%	5%	4%	3%
75,000	216.00	144.00	100.00	87.00	72.00	58.00	43.00
60,000	173.00	115.00	80.00	69.00	58.00	46.00	35.00
50,000	144.00	96.00	67.00	58.00	48.00	38.00	29.00
45,000	130.00	87.00	61.00	52.00	43.00	35.00	26.00
40,000	115.00	77.00	54.00	46.00	38.00	31.00	23.00
35,000	101.00	67.00	47.00	40.00	34.00	27.00	20.00
30,000	87.00	58.00	40.00	35.00	29.00	23.00	17.00
25,000	72.00	48.00	34.00	29.00	24.00	19.00	14.00
20,000	58.00	38.00	27.00	23.00	19.00	15.00	12.00
15,000	43.00	29.00	20.00	17.00	14.00	12.00	9.00
10,000	29.00	19.00	13.00	11.00	10.00	8.00	6.00

The Five-Year Income Projection Approach

Your session may wish to set income goals for a five-year period. Achieving these goals can produce a meaningful increase. This illustration is based upon a present church income of \$100,000 with a 5 percent increase each year for five years.

Year 1	\$100,000
Year 2	\$105,000
Year 3	\$110,250
Year 4	\$115,762
Year 5	\$121,550

Using this method, members would be asked to commit to the same kind of percentage increase in their personal giving. The strength of this method is that it uses relatively small steps over a period of years to stretch the vision of possibilities. A weakness is that individuals are challenged to make small increases in their current giving. If members

are giving at a high level already, this method can be useful; if individual percentage giving is low, the STEP-UP or percentage increase method will be more successful.

How to ... Determine an Appropriate Churchwide Mission Goal for Your Congregation

Sessions, as the recognized leaders of congregations, have the opportunity and responsibility to challenge members to be good stewards. When fulfilling this role, sessions often ask members to put the church first, to plan their commitment to the church, and to give on a proportionate basis. Sessions also encourage members to increase their giving each year by setting a goal to increase the percent of income that they commit to the church.

As sessions challenge members to increase their giving, the session needs also to set goals to increase the amount the church gives to mission. The average Presbyterian church gives between 8 and 9 percent of its income to churchwide

mission. When a session begins a process to plan giving to churchwide mission, to give on a proportionate basis, and to increase that proportion by a certain percentage each year, session members are practicing good stewardship and setting an example for the congregation.

Some congregations have set a ratio of 50/50 as a goal for their mission giving. That is, they have decided to move toward giving one dollar for mission for each dollar spent at home. You may think this is an unattainable goal. However, with small increases spread out over several years, it is possible to achieve such an important landmark. Only the session, with the help of the presbytery, can determine what is appropriate for a particular congregation.

Some presbyteries present a specific annual challenge to each session. When there is no challenge from the presbytery, sessions may lack guidelines to help them determine whether their allocation to churchwide mission is appropriate. The following guidelines will help sessions evaluate their current level of mission giving, set goals for realistic increases, and discover a challenge that will generously support the cause of presbytery, synod, and General Assembly.

Determining Percentages for Mission Giving

Goals for churchwide mission giving can be set during the budget building process. It is at this time that the concerns of the congregation are discussed and priorities reviewed. Use these steps in setting your goals:

Step 1

Complete Worksheet 1. Refer to the budget from the previous year to fill in the amounts. Remember that these figures reflect what your session BUDGETED in that year. DO NOT include non-budgeted gifts from individuals, such as special offerings or responses to emergency appeals.

Step 2

After all dollar amounts have been entered and percentages tabulated, give a copy of the worksheet to each member of the session or the committee designated to review the church's mission giving.

Step 3

Use the following questions to facilitate the committee's discussion. Ask questions that fit your own situation.

- » According to the figures (dollars and percentages), is mission a vital part of your ministry?
- » Where is your mission emphasis? Churchwide or local? On mission related to or unrelated to the PC(USA)?
- » Is your congregation acting as responsible stewards in supporting churchwide mission?
- » How can this information be presented to the congregation to help members evaluate and increase their giving?

Step 4

Use Workshop 2 to help set mission giving goals. Decide how to report these goals to the congregation as part of the stewardship program.

How to ... Identify Members' Values

Using one of the methods below, survey all members of your congregation to find points of special enthusiasm. Be sure to include children and youth in your survey.

- » Distribute a simple questionnaire to members. Ask for its return by a specific date. Questionnaires can be distributed during the worship service, handed out one Sunday with return requested the following week, or mailed (preferably with a return envelope) to all members.

Or

- » Recruit a team of volunteers to telephone each member household, ask the questions, and record the answers (which can be kept anonymous if members wish). Care should be taken that both younger and older members of households are not overlooked in the phone calls.

Or

- » Hold a number of small meetings in homes or at the church and invite members to share with each other their responses to the questions. Persons will need to be recruited to host the meetings, to moderate the meetings (ensuring that everyone present has a chance to participate), and to record responses.

Or

- » During worship, invite persons to share what they like about the church. This may be done in the total congregation or by asking people to cluster in their pews in groups of four, five, or six. If the latter approach is used, ensure that blank 3x5 cards are in the pews. Ask for someone to record the ideas for review by the committee.

Or

- » Include this sharing time in a church supper program.

Some questions you might ask in your survey are:

- » When you talk to others about our church, to what do you point with pride?

- » What are the widely told stories that seem to sum up the character of our congregation? What word or phrase describes that character?
- » If money were not an issue, what dreams do you have for our congregation?

The session or stewardship committee collates all the ideas from the survey, ranking those ideas that appear most frequently. Use one or more of the ways below for groups in the church to study survey results and discuss their findings.

- » Share the results of the survey with organizations and committees of the church, and ask them to identify the things they are doing presently that contribute to the positive attitudes of members shown in the survey.
- » Discuss the survey during a session meeting. Encourage leaders to take credit for what they are doing and to identify ways they can build on the positive attitudes of the congregation.
- » Have special meetings in homes or at the church in which members have a chance to discuss the survey results.
- » Share results with the group that builds the budget. (See Section V, "How To...Build the Congregation's Budget.") This group will want to know what congregation members value and are enthusiastic about as the budget is developed.

How to ... Write Effective Letters

Regardless of the method you choose for your annual financial stewardship campaign, you will find that letters are one of the most important and effective ways of providing information about the campaign to church members. Letters lay the groundwork for what you hope to accomplish and provide you with one more way to "tell the story."

Don't use a "canned letter." Your readers will be able to tell and may not read it to the conclusion. Personalize the letter as much as you can. The examples shown in this manual will help you get started. Use the story of your own congregation and your own words to excite the reader about your church's mission and ministry.

Think about the following guidelines when preparing letters for your annual financial stewardship campaign:

RESOURCES

- » Use the letterhead provided with the annual stewardship theme resources each year. This letterhead will indicate that this is not a “run of the mill” letter, that this letter is important and needs to be read.
 - » Hand address envelopes or print addresses directly on the envelopes. Envelopes may be seen as junk mail if they have a computer-generated label.
 - » A personally signed letter is more likely to be read than one with a mimeographed signature. A letter is never from a committee; it is from one individual to another. Divide the task of signing letters among committee members.
 - » Use first-class postage. Putting a stamp on the envelope increases the likelihood that the envelope will be opened. Although bulk mailing is more cost-effective, it is often seen as junk mail and may not be opened.
 - » Personalize the greeting. Use first names in most cases.
 - » Carefully edit your letters and ensure that your production technique is top-quality. If the reader can't read the print, your letter won't do much good.
 - » Keep your letters short. Choose your words carefully and try to communicate feelings as well as facts.
 - » Include children and youth in your mailings. Intentionally including children and youth in this way will help them to feel like an important part of the congregation and the churchwide campaign.
 - » Mail letters at the end of the week so they will be delivered on the lighter mail days of the week.
- » *Presbyterians Today* magazine
www.pcusa.org/today
 - » www.stewardshipresources.org
 - » Presbyterian Mission Yearbook for Prayer & Study

