A stylized, white, 3D-rendered church steeple with a cross on top, set against a background of various shades of yellow and green. The steeple is positioned on the right side of the cover, extending from the top to the bottom.

17 practical steps for building a solid  
commitment among members to financially  
support their church with great joy in their hearts  
and a sense of purpose

# step by step

Fostering financial stewardship in your congregation

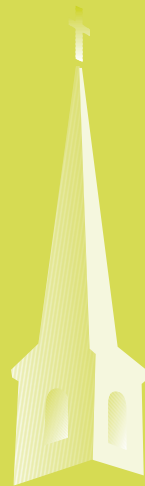
by the Rev. Michael Meier  
Evangelical Lutheran Church in America

# step by step

Fostering financial stewardship in your congregation

by the Rev. Michael Meier

Director for Leadership Development  
Stewardship and Mission Giving Team  
Division for Congregational Ministries  
Evangelical Lutheran Church in America



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Stewardship is about money, but it is not *only* about money

A stylized, light green graphic of a church steeple with a cross on top, positioned on the left side of the page. The steeple has two arched windows near its base. The background is white with a light green gradient on the left side.

# Introduction

The original purpose of this manual, first written in August 2000, was to provide ELCA mission developer pastors and lay leaders of newly formed congregations with a comprehensive overview of stewardship theology and practice.

However, in Spring 2001, the Stewardship Team of the ELCA's Division of Congregational Ministries decided this resource may provide direction for lay and pastoral leaders in all congregations. I hope the pages that follow will assist these leaders in their personal stewardship as well.

—The Rev. Michael Meier  
Director for Leadership Development  
Stewardship and Mission Giving Team  
Division for Congregational Ministries  
Evangelical Lutheran Church in America

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**About the author** The Rev. Michael Meier serves as director for leadership development with the Stewardship and Mission Giving Team of the ELCA's Division for Congregational Ministries. He was the ELCA's stewardship specialist serving five synods (located in Washington, Oregon, Idaho and Alaska) from 1991-1998. He was a parish pastor at Sitka Lutheran Church in Sitka, Alaska, for 10 years, and served 12 years as a campus pastor at Oregon State University in Corvallis, Ore.

# The task you face

**A**s congregational leaders you are expected to gather a growing body of people. The term “growing” has two meanings: the numbers of those involved will grow and those who participate will experience spiritual growth in their lives.

Growth occurs as the Holy Spirit works through your teaching, your example and your relationships with one another. It is the Spirit who calls, gathers, enlightens and sanctifies the whole Christian church on earth, including the members of your congregation.

Growth takes place in the real world of practical plans and mundane activities. Growth occurs in spite of the imperfections of individuals and groups. For these reasons, we need to turn our attention beyond the ideal to the ordinary.

## Stewardship facts of life for congregations

**Recognize it is going to take longer and cost more than you expected.**

An “expert” is a person who lives more than 50 miles from you who tells you that whatever you plan to do will take longer and cost more than you expected. The experts are right. Don’t be surprised when everything seems to move too slowly and the going gets tough.

**Understand you will not have the luxury of doing one thing at a time.**

Some folks don’t start a second task until the first one is completed. But most likely you will have a number of challenging things to do simultaneously. For example, you will be gathering new members into the group, teaching them in the faith, building them into leaders, and asking for their financial support virtually all at once. We’ll try to help you deal with these realities.

**Be aware that careful management will be crucial.**

Congregations are often characterized by the depth and warmth of the relationships that develop between people as they take on their joyful tasks together. This is a good thing! But somebody still has to mind the management of money and other resources of this enterprise. It is essential that this management be done carefully and well. We’ll try to provide some guidance.



## The task you face *continued*

### **Money is a core issue.**

Ministry to the spiritual and physical needs of others requires some level of financial expense. To accomplish the tasks which lie before your congregation, lots of money will be required. Money is a touchy subject for many folks. Yet, once freed from bondage to money, people often find ways to use their money which gives them great joy and purpose in their lives.

### **Stewardship is about money, but it is not only about money.**

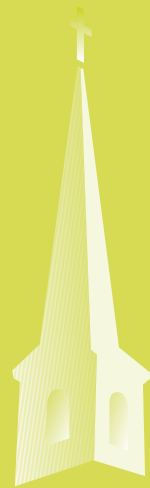
We'll spend a lot of time on this theme! (*See Bonus Section.*)

# practical step 1

## Be in agreement

Study “The Task You Face”(pp. 3-4) as well as “Stewardship is About Money, but it is Not ONLY About Money” (*Bonus Section*). Determine if you are in agreement with the key points of these essays. Is there a consensus that you can use this material as the foundation for your understanding of stewardship in your congregation? If so, go on to Practical Step #2.

If you do not have a consensus that this material can be the foundation for your understanding of stewardship in your congregation, develop an alternative understanding before you go on to Practical Step #2.



# practical step **2**

## **Appoint leaders for stewardship**

Ask several leaders to give special attention to stewardship leadership for the next two to three years.

### **Stewardship leaders will have several responsibilities:**

1. Understand the financial realities faced by the congregation and, as appropriate, articulate those realities in a positive manner to the whole congregation. These realities may include:
  - the time line for moving off mission support (if applicable)
  - the annual cost of operation
  - the cost of real estate and building
  - the giving potential of the members of the congregation
2. Plan and conduct the annual “Every Member Response.”
3. Provide year-round stewardship education.
4. Develop and maintain a relationship with the synod stewardship specialist who will function as a resource person for your congregation.
5. Utilize resources and materials which will help the congregation accomplish its purposes.
6. Conduct asset assessment programs which will help the congregation and individuals in the congregation be effective in ministry.
7. Develop a special giving, designated giving, giving from accumulated resources and mission endowment plan for the congregation.
8. Manage all funds and resources wisely.
9. Maintain good communication with the Mission Director on every aspect of the stewardship ministry of this congregation (if applicable).

### **Responsibilities for Stewardship Leaders:**

- Plan and conduct the annual “Every Member Response”
- Provide year-round stewardship education
- Develop plan for special giving, designated giving, giving from accumulated resources
- Establish a mission endowment plan

## practical step 3

### **Require leaders to model behaviors**

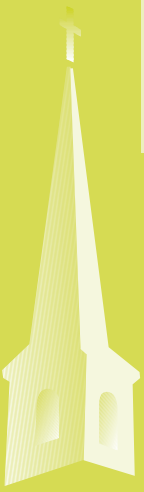
The pastor, lay leaders and stewardship leaders should covenant together to model positive behaviors as they lead the congregation. There are many areas of leadership to which we could give attention—vision, encouragement, teamwork, respect—but we intend to focus on only one issue: generous giving of self, time and possessions to the mission of this congregation.

All the leaders of this congregation must be willing to give generous amounts of time, self and money to develop the mission in this place. Without such resources the congregation cannot move forward, and without this modeling others will not follow.

Generous giving of money is often a great challenge. We expect all leaders, including the pastor, will tithe of their income and seek to grow beyond the tithe. We also expect leaders will want to contribute additionally from their accumulated assets.

This enterprise will succeed, by God's grace, if the resources at hand are applied to accomplish the vision. Those resources must come from as broad a base as possible. Generous gifts from a broad base of participants will follow the positive behaviors, the good modeling of leaders.

*All the leaders of this congregation must be willing to give generous amounts of time, self and money to develop the mission in this place. Without such resources the congregation cannot move forward, and without this modeling others will not follow.*



## practical step **4**

### **Manage well**

The stewardship leaders are responsible for assuring that the resources of the congregation are managed wisely and well.

In the Appendix (*page II*), see highlights from “Guidelines for Congregational Treasurers.” This valuable resource is available on the Web: <http://www.elca.org>.<sup>\*</sup> In addition, ask your synod office for a synod-specific handbook for treasurers.

*<http://www.elca.org/ot/congregations/guidelines.html>*

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<sup>\*</sup> From the ELCA home page at [www.elca.org](http://www.elca.org), point to the “Churchwide Units” drop-down menu, search “Office of the Treasurer,” and click “Go.” Then click on “Congregation Connection.” Next click “Suggested Guidelines for Congregational Treasurers.”

# practical step 5

## Develop your resources: Gifted people

Your congregation has wonderful resources, not the least of which are the people who participate in worship and the other activities of the congregation. As you minister to and with these people, you will want them to develop their gifts so that they may more fully live lives of meaning and purpose and so that the ministry of the congregation will be enabled to grow.

In the past, congregations used to hand out “Time and Talent” sheets. These seldom worked. They focused on what the congregation needed instead of on the gifts of the people. Often the data were poorly collated or not used at all.

Consider using “Discovering the Gifts of the People: Personal Reflection Guide.” This resource helps people recognize their gifts and how they want to use their gifts to assist the ministry of the congregation and community. Order for \$11.95/package of 50 from Augsburg Fortress (800/328-4648), item number 0-8066-0281-3.

*“With joy and  
thanksgiving,  
we offer  
our selves...”*



# practical step 6

## **Develop your resources: Precious time**

Time is precious. Stewardship leaders must address two issues as they invite members to use their time:

1. It is good to have a task for everyone.
2. No one should have to spend “too much” time on task in the congregation.

When a small group of people does everything, others have little opportunity to contribute. It is appropriate to invite people who have participated more than twice in some congregational event to do something simple, not too time consuming. For example, a relative newcomer might be asked to help set up coffee after church, or help put chairs away. A next step may be to ask this same person to bring something the following week, or to come early to help fold the bulletins.

Provide positive and inclusive supervision so the newcomer has a successful experience. Work toward moving the newcomer to one significant responsibility such as training to be a lector or worship assistant, serving on a committee or task force, co-leading a fellowship event, etc. Direct the newcomer into this one activity that will be useful to the congregation and fulfilling to the person.

We emphasize one activity because some folks take on many activities, often to their own and the congregation’s detriment. It is easy to ask competent and energetic people to do too much. It is extremely important that stewardship leaders regularly (on a monthly basis?) prune the proliferation of tasks which grow so rapidly. The question has to be asked, “Is this activity, enterprise or effort worth the time we are putting into it?” A corollary question is, “Whose time is being required for the success of this activity, enterprise or effort?”

Time is precious. Don’t require too much time from the competent and energetic people in your midst.

# practical step **7**

## Develop your resources: Giving potential

What financial resources are available to your congregation?

Participants in the congregation are your primary source for financial support. What financial support can they provide?

It is easy to feel overwhelmed by the financial demand placed on a congregation. In addition to the huge expenses which will have to be met over the coming years, there is often a feeling that the congregational participants have incomes which are too limited to really provide sufficient resources. Many of these households have large mortgages and other debts. Many families are spending big sums on education and recreation. What can you expect from the people in your congregation?

### Calculate the total Active Giving Units (AGU) in your congregation:

Total giving units	_____
Non-participating units	_____
Students	_____
Units giving less than \$100 per year	_____
Sub-total of inactive giving units	(_____)
<b>Total Active Giving Units</b>	<b>=====</b>

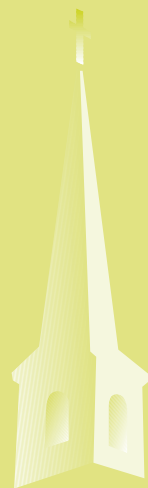
### Now, calculate the membership income of the Active Giving Units

Avg Household Income \$ \_\_\_\_\_ x AGU \_\_\_\_\_ = \$ \_\_\_\_\_

*(Avg. Household income for your zip code(s) is available at [www.elca.org/re/zipnet.html](http://www.elca.org/re/zipnet.html))*

EXAMPLE: Living Branch Lutheran Church has 62 AGU's. Average Household Income in its zip code is \$33,000.  $62 \times \$33,000 = \$2,046,000$ .

*continued*

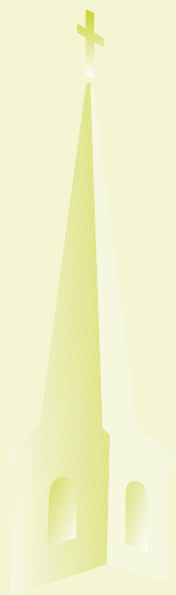


## practical step **7** *continued*

While some Lutheran congregations “get by” with giving levels of 2 percent from the AGU’s in their membership, they never have enough to grow their ministry. Your congregation will need to receive 5 to 7 percent of its AGU’s income to build the ministry.

Referring to the example above, Living Branch Lutheran Church will need 5 to 7 percent of \$2,046,000 annually to develop its ministry. That amount is \$102,300 to \$143,220 annually. Congregations in poorer communities often give at the 8 percent level. Where tithing is a goal, 10 percent of the AGU income will indicate the congregation’s tithe potential. Tithing at Living Branch, with only 62 AGU’s, could produce an annual income for ministry of \$204,600.

Regular giving from income is not the only financial potential in your congregation. Many people have accumulated assets which they are willing to use, particularly for special projects.



# practical step **8**

## **Plan and carry out the annual response**

Once a year it is absolutely essential to give the people of the congregation an opportunity to be intentional about their gifts of self, time and possessions.

The annual response involves education, encouragement and some method of gathering commitments. There are about four general methods which may be used, each of which should be preceded by publicity and education. The education component should occur over a four- to six-week period and should include sermons, newsletter articles, “temple talks,” etc.

Include positive teaching regarding giving of self, time and possessions. The stewardship theology laid out in this document, particularly the section on “Lives of Meaning and Purpose” (p. B10) should be foundational to your efforts. In addition, see “An Invitation To Giving” in the Appendix (page I).

Communicate clearly the local and global ministries that will be supported by the gifts of self, time and possessions. See the sections on “Program Budget” (pp. 20-21) and “Mission Support” (pp. 22-23).

The key to the annual response is the “ask” that leads to the completion of a “commitment card” or “estimate of giving” card (see “How to Ask” in Step #9, pp. 15-16). People who plan to give will give more generously than those who fail to plan. Seek from every participant a response that includes a willingness to give self and time, as well as a commitment of generous financial support.

The methods for the annual response include the following:

### **1. Worship**

Response in worship brings as many people as possible to a carefully planned worship service featuring the offering of estimates of giving. “Consecration Sunday” provides a user-friendly template for this popular worship-centered method. This six-week program of biblical stewardship is packaged with audio and videotape training instructions. You may order these from Augsburg Fortress (800/328-4648) or Cokesbury (800/672-1789).

## practical step **8** *continued*

### **2. Fellowship dinners**

Response in a fellowship dinner setting may be elaborate or simple and often includes entertainment. Estimates of giving are gathered at the event. “Legacy: That Your Faith May Live” is an Augsburg Fortress CD-Rom-based stewardship kit that uses this method.

### **3. Small group or home meetings**

Response in small group/home meeting settings offers an opportunity for more personal interaction. It requires logistical preparation. Estimates of giving are often handed out at an event such as this, but returned to the church at a later time.

### **4. Relational visits**

Response through relational visits is an excellent approach. “Smart Living: Let the Word of Christ Dwell in You Richly” is an Augsburg Fortress stewardship kit that gives all the resources needed for conducting relational visits.

Sometimes congregations try letter writing or relay methods for the annual response. These methods are often impersonal and ineffective.

Effective response methods require a hard-working core group of lay leaders, pastoral leadership and a positive presentation to the whole membership. Written communications must be enhanced by vigorous and positive telephone invitations.

When the annual response has been completed, thank the congregation and announce the results. People should know everything about the needs, resources and accomplishments of the congregation. Knowledge is one of the positive motivators for increased participation.

Use the expertise and resources of your synod stewardship specialist. This person can provide professional assistance for every aspect of your stewardship ministry.

# practical step

## Learn how to ask

God is urging faithful people to generosity. Growth in generous giving is spiritually healthy behavior. Growth in generous giving accomplishes great things for God's purposes. We deprive people when we fail to ask. We limit God's work when we fail to ask. We are untrue to our callings as leaders when we fail to ask.

It is always appropriate for responsible leaders to approach other faithful people with this invitation:

"I invite you to prayerfully consider ways in which you might grow in the generous giving of your self, your time and your possessions. I also ask you to invite me to do the same."

Note that the language is invitational. It encourages prayer. It invites careful reflection. It assumes that even the most generous people can continue to grow. It emphasizes self, time and possessions. It includes a request for a reciprocal invitation.

Be clear as to why we want people to give:

**Honor God** Their giving honors God because it seeks to undergird God's plan with deeds which help that plan to be realized.

**Grow** Their giving helps them grow spiritually as they look beyond themselves, as they look more deeply at their relationship to God.

**Make a Difference** Their giving makes a real difference in the spiritual and material lives of others.

People have a passion for causes which reflect their values. People want to make a positive difference. They want to know that they are leaving a good legacy.

Never be afraid to ask. One can make a wonderful presentation of a ministry and destroy the value of that opportunity (and the potential gifts) by saying, in effect, "I don't suppose anybody here is interested in supporting this ministry." We have seen such destructive behaviors repeatedly practiced throughout the church. No! Present the ministry opportunity and invite significant support through prayer, time, abilities and money!

*People give to:*

- *honor God*
- *grow*
- *make a difference*

## practical step 9 *continued*

Can such asking be manipulative, abusive of people's trust or disrespectful of their circumstances? Of course. That is why we only ask for that which the congregation has thoughtfully agreed is good for the ministry of the local and global church. Further, we should be aware that tender-hearted people may feel guilt if they are unable to grow in giving at that particular time. Tender-hearted people should be nurtured with genuine expressions of gratitude and encouragement.

Do not be uncomfortable asking for growth in faithfulness and generosity. Jesus offered no apologies for his invitations, many of which almost seem to take the form of commands: "Follow me!" (Matthew 4:19) and "Give, and it will be given to you" (Luke 6:38).

# practical step 10

## Learn how to thank

Appreciation is expressed successfully when it is genuine appreciation. Unless you cultivate a conscious awareness of the value of the people and all their gifts, you will fail to give adequate thanks. Your thanks will be inadequate because it is infrequent, not inclusive or feigned and manipulative. Leaders must cultivate deep respect for the lives, participation and gifts of all the people of God. Adequate thanksgiving flows from that respect.

Frequent thanksgiving means regular acknowledgment in written materials and oral communication in the congregation's public gatherings. Use newsletters, letters to the membership, bulletin inserts and flyers. Post thanks on bulletin boards. Offer thanks from the pulpit.

Inclusive thanksgiving includes thanking all people for their presence and their gifts whether large or small. The Book of James (chapter 2) warns against a kind of favoritism that recognizes some and ignores others. Leaders may slip into non-inclusive behaviors that appear to value some people over others. Guard against subtly developing two groups of people—the insiders and the outsiders.

Financial gifts should be acknowledged on a monthly basis. If that is not possible, they should be acknowledged at least five times a year (once each quarter with a special acknowledgment early in the month of December as people make year-end financial plans).

This acknowledgment should include the formal statement from the financial secretary and a letter which reminds the giver of what has been accomplished through the financial gift. For example, one month

*continued*



### *Show thanks:*

- *newsletters*
- *letters*
- *bulletin inserts*
- *bulletin boards*
- *sermons*



## practical step **10** *continued*

the letter may include a paragraph like this:

“Because of the generous financial support received from you and others we were once again able to provide Sunday School. On average there were 23 children in Sunday School each week this past month. Your gift helped provide the materials and other resources for this important ministry in our midst. Julie James, one of our students, said recently, ‘I really like Sunday School. I learn a lot and I really like my teacher.’ Thanks for your gifts to our Sunday School.”

Another month some other ministry could be highlighted.

Tell stories, name names, show pictures—and thank!

# practical step 11

## Use envelopes and electronic transfers

Research shows that people tend to give more regularly when they have offering envelopes. Further, when they receive envelopes on a monthly basis they tend to give more generously than when they receive a packet of envelopes once a year. Offering envelope companies can mail envelopes directly to participants' homes.\* Make it convenient for people to provide financial support.

Teach children and young adults the value of giving by providing envelopes for them, too. Provide opportunity for them to participate with generous gifts. Discourage the old practice of just giving pennies. Many children receive large coins and paper money regularly. Encourage children to use the same currency they use for treats and toys. As children earn money, teach the concept of proportionate giving.

Electronic transfers are becoming popular. Both Aid Association for Lutherans and Lutheran Brotherhood have effective programs. Their representatives can provide more information.\*\* Many congregations have discovered this convenient method of giving. Many have also found creative ways of encouraging "electronic givers" to participate in the offering rite during worship.

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\* Call the Augsburg Fortress offering envelope vendor at 800/804-4521 for more information about the monthly mailing program.

\*\* Giving Thanks, Aid Association for Lutherans, 800/225-5225, ext. 6220 or [Giving\\_Thanks@aal.org](mailto:Giving_Thanks@aal.org) and Simply Giving, Lutheran Brotherhood, 800/328-7168, ext. 4256 or [www.luthbro.com/congregations/simplygiving](http://www.luthbro.com/congregations/simplygiving)

# practical step **12**

## **Learn the value of a program budget**

A line-item budget lists all the projected expenditures for the coming year. A budget has numerous categories and lists detailed amounts which may be spent in each category. Such a budget is necessary and even useful, but it does not communicate the ministry of the congregation very well.

In addition to a line-item budget, develop a program budget which interprets the ministry of the congregation to all its participants.

A program budget might have seven categories:

**Beyond Our Walls**

**Worship**

**Education**

**Inreach**

**Outreach**

**Service**

**Support**

Each of these categories represents one of the significant ministries of the congregation. Each category includes a goal and the activities planned in addition to a monetary amount.

A program budget provides useful information to the congregation. It clarifies the relative significance of the congregation's activities. It shows how the pastor and other salaried people are expected to spend their time. It reduces the confusion that comes from a traditional line-item budget.

## Program Budget for Living Branch Lutheran Church

TOTAL BUDGET FOR THE YEAR: \$150,000

**Beyond Our Walls**            **\$30,000**            20% of budget

**Goal:** To provide 15% of our income as Mission Support and an additional 5% as support for the ministries beyond our walls both in the community and throughout the world

**Activities:** Teach the value of Mission Support and other extended ministries

**Costs:** Total of 20% of budget

**Worship**                        **\$30,000**            20% of budget

**Goal:** To increase worship attendance to a weekend average of 175

**Activities:** Add Saturday night service. Start a second choir. Provide children's church

**Costs:** Worship materials, organist salary, 25% of pastor's salary

**Education**                    **\$15,000**            10% of budget

**Goal:** To provide basic Christian education to every person at Living Branch

**Activities:** Conduct comprehensive education program for all age groups

**Costs:** Materials, stipend for youth staffer, 15% of pastor's salary

**Inreach**                        **\$15,000**            10% of budget

**Goal:** To provide fellowship and care for every person at Living Branch

**Activities:** Pastoral visitation program and fellowship events

**Costs:** Hospitality materials, 15% of pastor's salary

**Outreach**                      **\$22,500**            15% of budget

**Goal:** To connect with 52 new households in the coming year

**Activities:** Pastoral and member visitation, integration into congregation

**Costs:** Materials, 30% of pastor's salary

**Service**                        **\$7,500**              5% of budget

**Goal:** To serve those in need in our community

**Activities:** Support local women's shelter, blood drive, after school care for poor children, elderly care

**Costs:** Materials, stipends for aides, 5% of pastor's salary

**Support**                        **\$30,000**            20% of budget

**Goal:** To manage our affairs and our building maintenance wisely

**Activities:** Organize our events, manage our money and materials

**Costs:** Materials, supplies, part-time secretarial help, 10% of pastor's salary



## practical step 13

### **Lift the congregation's vision through mission support**

Many synods expect congregations to contribute at least 15 percent of regular offerings as mission support. This is a great opportunity for the congregation to lift its vision.

It is quite natural for a hard-working, closely knit fellowship of folks to be caught up in its own experiences. Celebration of the significant steps in the life of a congregation is important. Attention to the health of this faithful and growing body of believers is essential.

But like a family that lives at the end of the road and limits its experiences to the orbits of its own members, a congregation can easily be caught looking in on itself too much. Interactive mission support is a healthy corrective to this problem.

“Interactive” mission support means more than sending 15 percent somewhere else. This is an opportunity to learn what you do together with other congregations in your synod and the whole ELCA. One good source for this information is the annual newspaper “Making Christ Known,” which is available free in quantities sufficient for every person in your congregation.\*

*A congregation can easily be caught looking in on itself too much. Interactive mission support is a healthy corrective to this problem.*

\* Call the ELCA Resource Information Service at 800/638-3522, for one free copy of “Making Christ Known: Ministries of the Evangelical Lutheran Church in America” and order information.

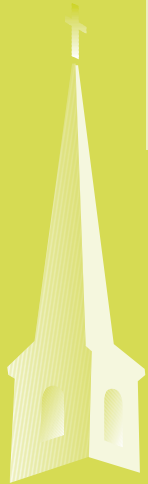
Let people know what is happening in the next county or state or across the globe. For example, working together as the ELCA, we support approximately:

- 30 new congregations each year
- 155 congregations under development
- 375 existing congregations intentionally focused on outreach
- 324 missionaries and overseas volunteers
- indigenous churches in 60 countries
- 280 social ministry organizations serving more than 1.7 million people
- eight seminaries
- 28 colleges and universities
- 144 campus ministries
- 277 Lutheran schools
- 145 outdoor ministry programs
- long-term community development
- advocacy with the United Nations, federal and state governments and corporate decision makers
- Lutheran World Federation, World Council of Churches and National Council of Churches in Christ

Invite your bishop or other synod leaders to come and talk about the marvelous things happening right in your area. Lift the vision and you will lift the commitment.

*Lift the vision  
and you will lift  
the commitment.*





## practical step 14

### **Provide opportunities for special giving**

Your congregation is wise to operate with a unified budget. Unified budgets treat regular expenditures as regular budget items. Offerings are apportioned to these items as they are received. The unified budget should provide for regular expenditures anticipated in the coming year, including worship, education, inreach, outreach, service, support and “beyond our walls.”

As the year unfolds, however, offer the members of your congregation the opportunity to make designated gifts for special extra-budgetary ministries, i.e. the ELCA World Hunger Appeal. In many ELCA congregations, members strongly support special appeals approximately four to six times each year with monies which would not have been given to the regular budget.

A variety of appeals allows gives the opportunity to do something extra and increases their awareness of the ministries of the larger church. A few of these appeals might be for special events or activities close to home, a few might be focused on needs further away. These appeals should rarely be used to “catch up” in regular giving.

Listen carefully so that you do not have either too many or too few special appeals. Remember that one or two complainers do not mean this is a bad practice; any worthwhile activity will attract at least one or two complainers.

# practical step 15

## Start a mission endowment

A mission endowment is a vessel for receiving gifts from accumulated resources—gifts which transcend regular budgetary needs. A congregation with a mission endowment fund can:

- receive large gifts
- provide a policy for investing these funds
- provide a process for using the proceeds of the investments

Note the emphasis on the word “mission” in this endowment. The endowment exists to extend the mission of the congregation.

If you do not have a mission endowment plan in place, people would be foolish to give your congregation any large sum of money because they will have no assurance that you will be prepared to manage the funds or use them wisely for the extension of the mission of the congregation. With a good plan in place, you can, in good conscience, ask people to give special gifts.

For specific guidance in setting up a mission endowment fund, refer to “How To Create A Mission Endowment Fund: A Guide for Congregations” from the ELCA Foundation. For an electronic copy of this helpful 16-page document, visit [www.elca.org/fo/guidelines.html](http://www.elca.org/fo/guidelines.html) (or click “Services to Congregations” and see “Free Brochures”); for a free sample copy call 800/638-3522, ext. 2939; or to order multiple copies call Augsburg Fortress at 800/328-4648 (item number 6-0001-3098-8).



## practical step 16

### **Help people give from accumulated resources**

Many people have accumulated savings, stock investments, property or other valuable resources such as insurance policies or art objects. People who have learned to be generous with their income usually want to be generous with their accumulated assets, too.

Provide a mission endowment fund (see previous practical step) to receive the accumulated resources people want to give. Invite professionals to give presentations on wills and other instruments for transferring wealth. The ELCA Foundation provides regional gift planning counselors who offer no-cost, no-obligation seminars and personal consultations. (Call the ELCA Foundation at 800/638-3522, ext. 2971, for more information or visit [www.elca.org/fo](http://www.elca.org/fo).) Use your local AAL and LB representatives to explain how gifts of life insurance may be made. Call on investment and estate planning specialists to show the tax advantages that can come from wise planning.

Significant ministries need the undergirding of foundational gifts that provide stability which cannot be achieved by depending on annual gifts alone.

*Significant ministries need the undergirding of foundational gifts that provide stability which cannot be achieved by annual gifts alone.*

# practical step 17

## Teach giving throughout the year

When is it a good time to talk about giving? Anytime.

**Advent** Advent is a time to prepare to celebrate, a time to reflect and anticipate. Advent is a time to re-evaluate what is most important to us. That re-evaluation may lead us to greater generosity.

**Christmas** Christmas is a time of celebration. Whose birthday is it? Whom do you want to honor with your gifts at this special time of year?

**Old Year/New Year** Whom do you want to remember as the year draws to a close? For whom would you like to provide in the coming year? Honor the memory of those who helped in ages past. Provide for rising generations with your gifts.

**Epiphany** In Epiphany the light of Christ extends throughout the world. How might our gifts be fuel for that light?

**Lent** Lent calls us to repentance and sorrow over past misdeeds. As we give up that which holds us back from the fullness of God's grace, let us examine what is necessary for us and what is necessary for others.

**Easter** Easter is the great celebration. Grace springs from the events of Holy Week. How can we reflect that grace in our joyful living?

**Pentecost** Pentecost loosens our tongues. What does the Spirit require from us to accomplish the Spirit's purposes throughout the world?

**Sundays of Green** The non-festival season of the year gives us images of planting and harvesting. What are we planting, and what does God intend to harvest from our lives and our deeds?

**Thanksgiving** Thanksgiving sums up the year.

## An invitation to giving

St. Paul speaks of two motivations for giving our selves, our time and our possessions to God's work. In 2 Corinthians 8:9, he appeals to the model and example of Jesus and asks us to give as Jesus did. In 2 Corinthians 9:8, he reminds us that God promises to richly supply all that is needed for us to continue to give.

*Use this information in your sermons, congregation's newsletter or worship bulletin.*

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*"For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich." —2 Corinthians 8:9*

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The model of Jesus and the promise of God's provision motivate us to be generous.

Our generosity honors God, the source of all generosity. Our generosity makes God's purposes known. By God's power, our generosity provides the announcement of the Good News of salvation and the deeds of mercy, the actions of love, which serve the needs of people everywhere.

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*"God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work." — 2 Corinthians 9:8*

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Our generosity draws us closer to God, the Giver of all good gifts. Generous deeds shape our lives and our understandings. Through generosity we begin to know more deeply and more broadly the graciousness of God. Generosity does not change God's behavior toward us, but it changes our behavior toward God.

## Guidelines for congregational treasurers

The ELCA Office of the Treasurer compiled this on-line handbook based on the best information available. It is updated frequently. Access it by visiting [www.elca.org](http://www.elca.org). Select the drop-down menu “Churchwide Units” and select “Office of the Treasurer.” Click on “Congregation Connection.” Next click “Suggested Guidelines for Congregational Treasurers.”

### Topics

- Responsibilities of the Congregational Treasurer
- Separation of Financial Responsibilities
- The Handling of Church Income
- Setting Financial Goals: The Budget
- The Accounting System
- Establishment of Fund Recording Procedures
- Create a Chart of Accounts for each Fund
- The Petty Cash Account
- Establishing the Employer/Employee Relationship
- The Housing Allowance
- Preparing for Payroll Tax Obligations
- The Treatment of Employee Out-of-Pocket Expenses
- Benevolence Remittance to Synod and Churchwide
- Financial Reports to the Congregation
- Insurance Coverage and the Treasurer
- The Audit Procedure
- Treasurer’s Reference Material

Many synod treasurers have developed guidelines tailored to their synod. Ask your synod office for a synod-specific handbook for congregational treasurers.

The treasurer of the congregation has the responsibility to be aware of tax reporting requirements for congregations as they are established and change. The ELCA strongly encourages congregational treasurers to consult with up-to-date resource material on tax requirements and reporting. The ELCA also strongly encourages that congregational treasurers consult with a competent, local tax preparer and attorney as necessary.

## CASE STUDY: Pledging on Charter Sunday

**Philosophy:** When new starts begin they attract many people who want to belong. They also attract numerous people who are simply curious or who are looking to find “what they can get out of it.” This latter group will often fall away first. The curious may remain and become part of the growing group.

Since the “seekers” want to belong, it is imperative that we offer them something to which they attach meaning and significance. Charter Sunday usually offers them their first opportunity for entrance into a community to which they can belong. Everyone is aware that you cannot do mission and ministry on a dream. It takes money. And money is one of the most important commitments an American Christian can make. As Jesus said in the Sermon on the Mount, “For where your treasure is, there your heart will be also” (Matthew 6:21).

When pledging is coordinated with Charter Sunday, we are no longer just seeking names and numbers to justify our existence. We are seeking people who will become committed to this ministry.

**Procedures:** This approach presumes an earlier Charter Sunday than normal. As soon as attendance has reached a solid average of 40 people, you may announce Charter Sunday. Plan to hold orientation meetings at which you explain the procedures for beginning a new congregation as well as doctrinal overviews for non-Lutherans. It is good to require this of everyone, but give multiple opportunities for attendance at these meetings.

- A. In all publicity that follows, announce that Charter Sunday will accomplish two things:
  1. Signing our name to a Charter Roll that indicates our commitment to become part of this ministry.
  2. Making a financial pledge (or Faith Promise, Estimate of Giving etc. to help support this ministry for the next year.
- B. Keep the Charter in a prominent place and plan/publicize future orientation meetings for those who are uncertain at this point.
  1. Receive new Charter Members every two or three months.
  2. Begin receiving transfers subject to organization.
- C. If one year passes before organization, plan to hold another Sunday of Commitment.

## Case study *continued*

**Develop a Master Plan** and begin to publicize it to the congregation. It could look something like this.

	<b>Present</b>	<b>Needed</b>
Households Needed for Organization	42	60
Annual Ministry Financial Needs	\$45,000	\$80,000
Estimated Weeks until Organization	31	52

**Strategy:** Work in modules of three months, always pointing toward another signing of the Charter by new folks gathering. Hold informational meetings occasionally to keep everybody abreast of where you stand until organization. These are good fellowship opportunities for the new congregation and often include a potluck.

### **Time Schedule:**

1. Months 1 - 6      Field entered, calling, knocking, gathering, planning
2. Month 7          Worship begins
3. Month 13        Charter Sunday with pledging
4. Months 14-24    Charter opened, quarterly & new pledges gathered
5. Months 16-24    Informational meetings
6. Month 25        Second year of pledging
7. Month 30        Organization

*Note: This procedure has been field tested successfully with two congregations, and in a modified form, it was used with a third congregation moving from organization to readiness to build. It received excellent response in all cases and no one was turned off by the process. It should be noted that all three congregations were suburban, new-growth starts.*

## Resources

**How to Create a Mission Endowment Fund** For specific guidance in establishing a mission endowment fund, contact your regional ELCA Foundation gift planner or the ELCA Foundation for a copy of “How To Create A Mission Endowment Fund: A Guide for Congregations.” This 16-page document covers funding, purpose, naming, structure, managing, reporting and publicizing a mission endowment fund. Model language to establish a mission endowment fund is included. For an electronic copy, visit [www.elca.org/fo/guidelines.html](http://www.elca.org/fo/guidelines.html) (or click “Services to Congregations” and see “Free Brochures”). For a free sample copy call 800/638-3522, ext. 2970; or to order multiple copies, call Augsburg Fortress at 800/328-4648 (item number (6-0001-3098-8)).

### **Discovering the Gifts of the People: Personal Reflection Guide**

Help members more effectively match individual gifts with meaningful ministries. This four-part reflection guide is a tool to use along with Jean Morris Trumbauer’s “Sharing the Ministry: A Practical Guide for Transforming Volunteers into Ministers.” The inventory comes in packages of 50 and includes a brief leader guide with ideas about how to use the inventory most effectively. Order from Augsburg Fortress (item number 0-8066-0281-3) for \$11.95/pkg of 50; call 800/328-4648.

### **ELCA Stewardship Resource Guide**

What’s new in stewardship? Check out the latest ELCA Stewardship Resource Guide. In it you’ll find information about financial response methods, most popular stewardship books, modules offered by “Salt: Services for Stewardship Renewal,” directory of ELCA stewardship specialists in every synod, offering envelopes, Spanish language resources, reproducible commitment forms and more. One free copy is available from the ELCA Resource Information Service at 800/638-3522.

### **Making Christ Known: Ministries of the ELCA**

This popular “newspaper” offers 20 large, colorful pages of stories that tell who we are as the ELCA, what we do in ministry together, and how we fund these ministries. The stories take you to all over the world and around the United States. You read about lives changed because of ELCA ministries. Share the good news about ministries you support with every member, including new-member classes, confirmation students and annual meetings. One sample copy is available from the ELCA Resource Information Service at 800/638-3522. Ask for item code number to order multiple copies.

### **Where Does My Offering Go?**

It’s good to communicate with members throughout the year about how the ELCA churchwide organization uses the funds entrusted to it. This copy-ready sheet is available for reproduction in congregational newsletters, bulletins, new-member packets, and for congregation councils. In addition to facts and figures, this information is another way to thank members for supporting exciting ministries all over the world. Call the ELCA Resource Information Service at 800/638-3522 for one free copy.