



# DEVELOPING AN ANNUAL STEWARDSHIP PLAN

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*Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?*  
(Luke 14:28)

**“Generous giving is the result of an inspired motive.”**  
–V. H. Lewis

Perhaps you’ve heard about the policeman that pulled over a carload of women. The policeman walked up to the car and politely said, “Ma’am, this is a 65MPH highway—why are you going so slow?”

She quickly responded, “Sir, I saw a sign that said 22, not 65!”

The policeman laughingly said, “Oh, that’s not the speed limit, that’s the name of the highway you’re on!”

To which the lady said, “Oh! Silly me! Thanks for letting me know. I’ll be more careful.”

The policemen then looked in the backseat and saw two other women shaking and trembling. Tenderly the policeman said to the lady, “Excuse me, but, what’s wrong with your friends back there? They’re shaking something terrible.”

“Oh, we just got off Highway 121,” the lady responded.

Mustering up the nerve to develop an annual stewardship plan can be an unnerving experience for most church leaders! But a plan in place is better and far less nerve-racking than having no plan at all!

John Wesley had a stewardship plan. “Make all you can, save all you can, give all you can!” Obviously, he wasn’t intent on reinventing the financial wheel. He would hardly be known as a simple man, however. Multiplied thousands stood in the heat of a sun-drenched field to hear him preach his eloquent sermons during his itinerant gospel mission that spanned over 100,000 miles by horseback.

As a child, he read the Scriptures in their original language. In his adult years, he laid the organizational gridwork for the greatest social reforms known to man. In old age he was sought out for his sage advice and sanctified spirit. In death, he acknowledged the presence of the divine in his hushed room.

But the utter simplicity of his stewardship plan bridges all cultural, spiritual, and generational chasms. It was a God-inspired mixture of industry, frugality, and generosity that makes perfect sense, even in an age of debit card payments on candy bars.

## **UNDERSTANDING THE IMPORTANCE OF AN ANNUAL STEWARDSHIP PLAN**

What do we mean by an annual plan? A stewardship campaign is an organized program (plan) to educate and motivate the people in the local church to spiritual faithfulness. Although finances are usually the focus, an effective stewardship campaign is not just limited to finances. It includes the broader purpose of educating people in the proper management of their time, talent, and treasure for the glory of God—the total stewardship of the believer.

During the campaign, attention is focused on biblical stewardship through various teaching methods, including Sunday School lessons, small group Bible studies, preaching, direct mail, drama, testimonials, displays, etc. Usually a stewardship theme is chosen, such as “God is Able,” or “Tithing is Christian,” and the financial

direction of the church is outlined in an approved budget that is presented to the whole congregation. The intent of the campaign is to make every person in the church aware of his or her responsibility to God, and to be obedient in giving through the church.

Stewardship campaigns are biblical. Just as a church has a campaign for soul winning, growth in attendance, or foreign missions, so a church ought to emphasize stewardship during a designated time of the year. A guiding principle is, whatever God has commanded His people to do, the pastor and church ought to motivate the congregation to perform.

Many mistakenly think that stewardship is just fund-raising. They often think that a stewardship program in a local church is raising money, much as a community agency raises money. Although money is raised during the campaign for the church budget, that is not the bottom line. Stewardship is not talking people out of their money. It is teaching people how to use their money properly.

## **GOOD STEWARD, BAD STEWARD**

In Bible times, a steward was usually a servant who managed the household (or farm) for its owner. Jesus taught the importance of being a good steward:

Jesus told his disciples: There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, “What is this I hear about you? Give an account of your management, because you cannot be manager any longer.”

The manager said to himself, “What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg—I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.”

So he called in each one of his master’s debtors. He asked the first, “How much do you owe my master?”

“Eight hundred gallons of olive oil,” he replied.

The manager told him, “Take your bill, sit down quickly,

and make it four hundred.”

Then he asked the second, “And how much do you owe?”

“A thousand bushels of wheat,” he replied.

He told him, “Take your bill and make it eight hundred.”

The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches. And if you have not been trustworthy with someone else’s property, who will give you property of your own?

No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money (Luke 16:1-13).

Jesus used the illustration of good stewards and bad stewards to teach how we should be stewards for Him. A stewardship campaign is not to acquire money for the church, but to teach believers how to live the abundant life. When Christians obey the financial principles of the Bible, their lives will be lived more abundantly, and God’s work will be financed.

## **WHY A STEWARDSHIP CAMPAIGN?**

**1. To help strengthen Christians.** The purpose of a stewardship campaign is to strengthen every believer in the local church. Everyone, from little children who should be taught how to handle allowance money, to retirees living on a fixed income, should be taught how to manage God’s resources.

Stewardship emphasizes that all money belongs to God. If we

realize we do not own our money, it is easier to give it back to God. For example, if we drive a company car, we know that it is not our car, but is to be used for business. God wants us to treat our possessions with that attitude. God is letting us use the money He gives to us for His business. A Christian's business is God's business. Just as a company gives a sales person rules and limits on how the company car is to be used, God has instructed us on how to use our time, talent, and treasures. Therefore, a stewardship campaign should educate church members about how to manage God's resources.

A Christian is called to be a disciple, which means to live a disciplined life. Because stewardship is management, or discipleship, it is an expression of the Christian life. Stewardship does not just involve money. It involves something deeper. It involves a discipleship to Jesus Christ that can be expressed in the way we use our money.

**2. To help all Christians become obedient.** During the stewardship campaign, every person in the congregation should receive campaign information and materials, because some marginal members will not attend church to hear the stewardship sermons, stewardship lessons, or see the stewardship displays. Why should they be informed? Because the campaign is not just to acquire money but to help everyone to obey God and to become stewards of His possessions.

A Christian cannot grow spiritually without being obedient. If conducted properly, more people will learn to obey the Lord Jesus Christ through the church's stewardship campaign.

**3. To build relationships with marginal attenders.** During a stewardship campaign, every parishioner is usually contacted. An inactive parishioner once complained, "The only time you contact me is during a stewardship campaign!" Although the campaign workers should do more than talk about money, the man complaining should be grateful that someone was concerned about his spirituality. In a stewardship campaign, those who need to become faithful are encouraged to do so through their contact with faithful workers.

**4. To share our blessings.** God only asks for stewardship after

He has given to us. The psalmist recognized the source of all his benefits and responded, I will praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well (Ps. 139:14).

When Christians see how much God has given to them, it is embarrassing to see how little they return to Him. Good stewards manage their resources for their master's best interest.

**5. To reveal our hearts.** The problem with possessions is that they possess us, rather than our possessing them. A stewardship campaign reveals the hearts of all the members because they are brought to the place where they must account for the way God has blessed them during the past year. It is a time of self-evaluation, commitment to God, and potentially a time for revival.

**6. To give to God.** Like any investment-oriented businessperson, God expects a good return on His resources. He has placed Christians in control of His business (i.e., His ministry in the world). Surveying the parables of Jesus, it is significant that whenever the master went on a long journey, he always came back looking for a return from his farm. In application, God created us in His image and likeness. He has given us a good mind, strong wills, and the opportunities to make something of our lives for His glory. God now comes and wants us to be accountable for our gifts and abilities.

During a stewardship campaign, all Christians should be reminded that they should return finances to God so that the work of God may prosper.

**7. To teach judgment.** Christians should know that they will be judged, and that judgment is based on their stewardship. In Jesus' parables on this subject, the landowners judged their managers based on their faithfulness. Because the owner delegated the vineyard to workers does not mean they owned it. Even though the workers might develop an emotional attachment to the vines and the vineyard, the farm still did not belong to them. Yet the workers always treated the farm as if it were their own. The issue is always ownership. Who owned the vineyard?

During the stewardship campaign, Christians need to be reminded

of “who owns the vineyard.” That means they are reminded of who owns their houses, their bodies, and their investment portfolios. If God is the owner of all things, and He allows Christians to manage them for His glory, then a judgment day is coming.

God will judge Christians, not on the basis of what they did not have, but for what they have done with what they have been given.

There are always those who complain and say, “The church is after money.” We must be careful to deal with the problem of criticism before it turns into the poison of bitterness. When a person is cut and injured, pain is associated with the wound. We never doubt the wisdom of the doctor who inflicts more pain on the already sore area by applying iodine or an antiseptic to the wound. The doctor doesn’t do it to hurt needlessly, but to help in the healing process. Without the medication, there would be the risk of infection. Without the teaching on stewardship, Christians risk the infection of selfishness, materialism, and worldliness.

### **“NOW, HERE’S THE PLAN . . .”**

The old adage tells us that “if we fail to plan, we plan to fail.” An annual stewardship plan for the church not only helps in developing a giving church, but it also serves to diminish the effects of the financial downsizing that is being reflected in the offering plate these days. One financial consultant said, “Churches that initiate a planned annual stewardship program usually realize an immediate increase in giving of approximately 20 percent.”

Here are 10 valuable steps for developing your stewardship plan:

#### **Step One: Establish a Realistic Budget**

Webster says a “budget” is, (*a*): a statement of the financial position of an administration for a definite period of time based on estimates of expenditures during the period and proposals for financing them, (*b*): a plan for the coordination of resources and expenditures.

When pastors gather, they often tell “war stories.” Many

of them are purple-heart veterans of the “Battle of Budget Hill.” And several of them made their last stand on that battlefield. All of the wounds were not necessary, however. Wiser planning, mixed with some careful questions, common sense, good organization, and Spirit-filled speech could have turned the tides of some of those legendary battles.

One of the classic budget stories is of the elderly gentleman who saw the item, “Chandelier,” listed on the church’s annual budget proposal. “I’m opposed to this here chandelier item,” he loudly protested. “And I’m opposed to it for three very good reasons. Number one, we’ve gotten along for fifty years without one. Number two, nobody here knows how to play a chandelier. And number three, what we really need is one of them big lights for the vestibule!”

Obviously, that budget process lacked some things—things like communication, involvement, delegation, inventory, needs, income, etc. Before the budget of the United States government is ever distributed, for example, endless hours of discussion, consideration, and projections have been considered. On the other hand, some church budgets are thrown together so fast before the annual meeting that the ushers get ink on their fingers when they pass it out! Good budgeting takes careful planning.

The pastor of one large church says his church board spent four and one-half hours on 100 different financial issues, one as expensive as a \$22,000 roof replacement and another as mundane as a \$5 amount for pigeon spikes. After 15 minutes discussion about the pigeon spikes, the pastor raised his hand. “I need to ask a question. What is a pigeon spike?” Several others nodded in agreement with the question. They made the discovery that pigeon spikes are something you put on the church overhangs, entryways, etc., to keep the pigeons from lighting and making a mess on the property.

The pastor reached into his pocket and pulled out \$5, “I’ll tell you what, I’ve got \$5 right here. I’ll give the \$5 because I think this is a worthy project.” One board member spoke up, “You can’t do that.” “Why?” the pastor asked. The response was, “We have

to discuss it.” The pigeon spike issue was discussed for fifteen more minutes, and at 30 minutes, it was voted down.

On another issue, in 30 seconds, without a financial report, and without the money in hand to complete the project, the board approved a \$22,000 roof replacement. It took 30 minutes to turn down a project that seemed practical, useful, and needed. It took only 30 seconds to approve another project that involved a great deal of money.

### ***Church Budgeting Tips***

- *Build your church budget with your vision plan in mind.*

Always give your congregation compelling reasons for giving. Vision must be at the forefront of all invitations to give or in requests for specific budgetary matters.

- *Make sure your budget reflects your ministry priorities.*

Avoid lumping everything into one circle and saying, “This is the way we prioritize everything.” Break it down into the ministry areas of the church. There are at least five: *Stewardship and Administration, Building and Properties, Education and Equipping, Evangelism and Outreach, and Worship and Planning*. Everything that is done in the church should reflect the ministry areas.

In a *Clergy Journal* (Feb., 1991, 9) article, Ashley Hale makes a distinction between secular fund-raising and church stewardship programs:

- Secular institutions focus on what they need to received.

The church focuses on what its members should give.

- The goal of secular organizations is bringing in funds.

The church’s goal is to turn people into good givers.

- Secular organizations base their appeal on duty or generosity.

The church emphasizes an opportunity for spiritual development.

- Secular giving occurs on an annual cycle. The church giving cycle is weekly.

- Secular fund-raising is done through large campaigns.

Church appeals are more personal.

- *Build a cash reserve equal to an average of one month of church income into your budget.*

For example, congregations in the northern climate have discovered that there will be months like January, where there will be sleet, snow, and yes, no service. The panic sets in and the church treasurer is taking hot baths and cold showers worrying about the finances.

The stress level can be reduced by simply building a cash reserve into the budget. With that achievement comes better stewardship and a better use of the gifts of God's people.

- *Build your church budget based on last year's useable income.*

Certainly that's not the most enjoyable endeavor, but after years of overly optimistic budgeting, you'll reach the point where you will say, "We can't do this any longer. It's driving us crazy! We're stressed out."

It's far better, and easier on the nerves, to build budget based on last year's useable income. You may say, "What do you mean, 'useable income'?" For example, useable income is not funds spent on the ski trip by the youth group. Those dollars can't be averaged into the budget—you can't expect to spend that because that's not useable in the sense of spending it for the operation of the local church.

The day you begin to realize that you can base the budget on what you actually had last year to spend is the day you will begin to get real victory in the operation of the church finances.

- *Monitor your actual budget performance monthly.*

When your finance team gets together, they begin to talk about the income. They really need to take a serious look, not only at how the finances have come in, they also need to look at how the church has operated during a given month.

- *Provide monthly financial statements to your church board.*

Usually, if the church board is well-informed, they will be helpful. There's no need to be the Lone Ranger. There will be times when you won't want the treasurer to read the financial report aloud! But the church board needs to share in the pain. It's part of their responsibility. And it's something the church leader needs to share with them.

- *Seek church approval (by board or congregation) for nonbudget expenditures.*

The ministry action team must be able to make budgeted expenditures, but if there's something that comes up that has not been budgeted, that item needs to be brought back to the board if the board is to operate in a realistic manner.

**ANNUAL UPDATE**

*Annual Operating Budget (Jan. 1–Dec. 31):*  
\$684,767

Annual Need as of Oct. 13		\$ 539,929
Received as of Oct. 13		<u>519,827</u>
	BALANCE	\$ -20,102

Monthly Need		\$ 57,064
Received as of Oct. 13		<u>26,854</u>
	BALANCE	\$ -30,210

*World Mission Budget (5/00–4/01)*  
(Not part of operating budget)

Annual Budget		\$ 50,661
Received as of Oct. 13		<u>10,356</u>
	BALANCE	\$ 40,305

*OPEN DOOR Campaign*

36-Month Pledge Total (156 weeks)		\$1,032,089
Income as of Week 53 (Oct. 13)		<u>328,066</u>
	BALANCE	\$ 704,023

- *Never spend more than one-twelfth of your given budget without special approval.*

The ministry action team may be empowered to make budgeted expenditures, but if in any month they're going to spend more than one-twelfth—with the exception of fixed expenses, like utilities and maintenance items that have been factored in—it has to be approved.

There is merit in having an empowered budget. Most of the time, ministry action teams can be trusted to make budgeted expenditures without bankrupting the church. William Easum says in his book, *Making Gourmet Burgers out of Sacred Cows*, that most churches worship at the sacred cow shrine of control. And, most of the time, that shrine is in the area of finances. Much of the time spent in board meeting discussions, is spent on finances. An empowered budget saves discussion time. The pastor may simply say to the ministry action team, “Here’s your budget. Don’t spend more than one-twelfth of the given amount without permission. If you spend it, obviously, it’s gone. You’re finished.” It will usually take only one isolated incident to convince the rest of the team that’s the way it works. Enforcement is the key to making an empowered budget work.

- *Give regular written reports.*

The question is asked, “Do you give them the details, item by item?” No. That’s not what they’re looking for. They’re looking for a report in summary fashion of how their dollars were spent. In order to have integrity, and in order to get people on board so that they can trust the leadership, the leadership is going to have to do more accounting—letting the congregation know how their dollars are being spent.

- *Celebrate by spending excess income on pre-approved capital budget items or projects.*

The “party” shouldn’t be planned until the financial status is determined. If all year long the spending is in line with the budget, if the budget is realistic, if the budget is based on last year’s useable income, then most likely, there will be surplus dollars to spend at the end of the year.

When building your budget, you may also want to build a capital stewardship budget alongside that says, “We will do the following things (listed in priority) so that when we come to the end of the year, any excess will be spent on capital stewardship budget items that have been pre-approved.”

Certainly, there will be emergency situations that will blow your budget apart like candlelight dinner in a dynamite factory, but your church or organization should not be caught off guard by poor planing. Wise stewardship involves “sitting down and counting the cost” to see if “there is enough money.”

Good budgeting will also help to prevent the public relations nightmares of unpaid bills to community vendors and suppliers. The story is told of a customer who fell behind in his payments. When questioned by the store where he owed money, the customer begged for some time so that he could pay off a debt he owed to his mother. The store manager replied, “Sir, our records show we’ve done more for you than your mother ever did. She only carried you nine months and we’ve carried you fifteen!”

## **Step Two: Appeal to the Six Pockets of Giving**

In every church there are at least six pockets of giving, and there are people who have dollars to give to a certain cause. If you don’t ask for those dollars, you’ll lose them.

Number one is the **maintenance pocket**. The givers to this pocket are the general operation givers. They are people who are just going to give to the general fund. They are concerned with paying the utilities, salaries, supplies, and general maintenance. They tithe and that’s it—nothing else.

The second pocket is the **missions pocket**. When you’ve said “World Missions” to them, you’ve said it all. When it comes to raising dollars for overseas ministries, you can always count on them being on board. Certain members want most of their money to go to foreign missions, and often want at least some of that money to go to outreach, usually out of the concern for the Great Commission.

A third pocket is the **benevolence pocket**. This is the “cup of cold water” person. The person who is always interested in helping the homeless or the hungry. One church has a group that receives an offering every Wednesday night just to help take care of the homeless in their community and they are very faithful to support that cause.

The fourth giving pocket is the **building pocket**. Their cause is brick and mortar. They're the first to offer a “challenge gift” when raising funds for the new family life center. They propose the paving of the parking lot. They want the facilities expanded. They're the volunteer members of the committee on building the new family life center.

Number five is the **education pocket**. Because some church members value higher education, they direct their money to the denomination's Bible college or liberal arts college. Receive an offering for the college's new science hall or library, and they are all ears!

A sixth, and final pocket, is the **evangelism pocket**. There are individuals who have a desire to see the world come to know Christ, and when you say, “Let's evangelize the world,” they'll be right there to help you in the process.

You may also want to seek the permission of your church board to focus on those pockets in a giving emphasis at least twice each year. For example, you may want to ask your congregation to help with a missions project apart from the denominations missions offering emphasis. You could receive a Sunday evening offering for a missionary that has a special need, or give a love offering for a missionary couple visiting on deputation work. You'll be surprised at how they'll respond to a special missions project above and beyond their tithe. The interest is there, and the dollars are there to support that interest.

### ***“Pocket” Principles***

1. If the church doesn't appeal to these pockets of giving in their stewardship plan, if the church doesn't ask for their dollars, someone else will. Media ministries will. Missions organizations

will. Educational institutions will. Relief organizations will. So you will want to have a concentrated plan to include those giving pockets in your stewardship plan during the year.

2. Money in one pocket usually will not go for projects of another pocket. The emotional or spiritual commitment of members usually does not transfer from one project to another.

3. Finances that are not given to the local church will usually go to an interdenominational or humanitarian agency. Postponing a capital fund project usually means the church is losing money it could otherwise use.

4. Church leaders are not aware of what parishioners have in their pockets until they are presented with a financial challenge. People give in response to a challenge and their preference is unknown until they give.

5. Once a parishioner's pocket is opened, they will give again from that same pocket with the same motivation to the same kind of need.

### **Step Three: Distribute Numbered Offering Envelopes to All Church Attenders**

You'll remember that one of the goals in developing a giving church is for givers to give regularly. Tithing envelopes help to make giving a regular habit and also help in keeping accurate giving records.

You'll want to make them prominent in your overall stewardship plan.

Whenever a new person joins the church, they need to receive a complimentary box of tithing envelopes. By doing so, you are letting the new member know that there you expect them to be faithful in their financial support of the church.

Since financial credibility is so important to the local church, the numbered tithe envelopes also are a great aid in keeping accurate records. In these days of government scrutiny and regulations about nonprofit matters, it is especially important to have a proper record-keeping system.

#### **Step Four: Mail Quarterly Giving Statements to All Parishioners**

It's said that a wealthy man died and went to heaven. On his "tour" of the celestial city, he came to a magnificent home.

"Who lives there?" the man asked.

The angel guide answered, "Well, on earth he was a gardener." That excited the rich man as he thought, "If this is what a gardener lives in, I wonder what my mansion will look like."

They came across another, even more magnificent, mansion. "Awesome!" the man said, "Who lives there?"

"She was a worker in an orphanage," the angel guide replied.

The rich man was really excited now! "Just imagine what my mansion will look like, if she has a mansion like that!" he thought.

Finally they came to a tiny eight-by-eight shack, with no windows and only a piece of cloth for a door—the most modest home in all of heaven. Reluctantly he asked, "And, who loves here?"

The angel guide held his hand out to the little bungalow, "This is your home, sir."

"I don't understand," the wealthy man responded, "Why is my home so tiny?"

The angel guide replied, "Well, sir, I'm sorry to say it, but that's all we could build with what you sent us to work with."

Two things will happen immediately when you mail giving statements:

1. You will be able to reconcile giving records. Incorrect records will be discovered, as often happens. At times, an incorrect amount is recorded by the tithing secretary due to the reversing of a number sequence, for instance. One number out of sequence could make all the difference. At other times, an incorrect amount will be noted due to the illegible handwriting of the giver. Many of the envelopes and checks are written in a hurry—some during the offertory prayer and others during the offertory song. The pressure is on to get the check in the plate while it is passed through the pew row, so some checks and offering envelope notations end up looking like prescription slips handed to the local pharmacist.

2. The next thing that probably will happen is an immediate increase in giving. Your givers will be reminded that they're not up-to-date on some of the pledges they have made. By sending them a quarterly statement, it gives them an opportunity to see where they stand, and often the next Sunday's offering will be a reflection of that revived interest.

In two-income families, for example, it's easy for one or more checks to vary from month to month, and consequently the tithing amount will vary. The busyness of those two-income families may also result in a forgotten payment on a pledge, etc. The intent was to pay the tithes or keep the commitment on a pledge, but there was a natural oversight. Quarterly statements are a gentle way of telling givers "You're behind on that building campaign pledge (missions pledge)" without saying, "Get with it!"

A letter from the pastor may accompany the giving statement. Here's an example.

Dear Members and Friends of Trinity Church:

Good day! I am writing to thank you for your faithful stewardship to Trinity Church of the Nazarene. Because of your regular support, our church is strong financially.

You have my pledge that your church leaders will be faithful stewards of your continued financial gifts. You are a blessing to me! Thanks again for your gift this quarter.

You are loved,

Pastor Stan Toler

Eph. 3:20-21

Enclosure

P.S. If you have any questions concerning the accuracy of your giving record, please call our financial secretary, \_\_\_(*name and phone number*)\_\_\_\_\_.

## **Step Five: Never “Take” the Offering; Rather, “Receive” the Offering**

The offering time in a worship service should be a time of celebration. Your parishioners should look *forward to it*, not *down on it!*

In one church, a great fall attendance campaign was in gear. A western “Round-up” theme highlighted the campaign, so everybody was wearing western wear. The ushers were dressed in western shirts, pants, vests, and cowboy boots. All of a sudden one of the ushers had the idea to put a western style kerchief over his face and march to the front of the church with a double-barrel shotgun in hand. When he got to the front of the church, he faced the audience and announced, “Now, we want you all to give generously this morning!”

“Taking” the offering often feels like that to your parishioners. It almost makes them feel like the ushers will be toting shotguns. It sounds as if someone is making them do something they don’t want to do.

“Receiving” the offering makes for a greater time of celebration and worship. Here are some suggestions for making the offering time a “precious moment” rather than a precarious moment:

- *Use drama to illustrate the need for giving.*

Use a brief skit, for example, that communicates the importance of giving God His portion. You may also want to include some young people who have the ability to dramatize in an effective way. By so doing, you not only communicate to the audience, you also give the young person involved a hands-on learning experience.

- *Use humor to reduce tension about giving.*

A brief story that “packs powerful truth” into a “Powerful punch line” will put your audience at ease and help them understand that giving is a celebration rather than a dour duty.

- *Use a giving witness to share briefly.*

In an age of “infomercials,” your people will understand the importance of first-person accounts. Prearrange to have someone

share what God has done through their giving, and how He has poured blessings into their life that overflow. One church asks a different layperson each week to give a brief (one to three minute) testimony. A brief biography about the person is placed in the bulletin, the designated layperson receives some simple guidelines by mail for presenting their testimony.

- *Use Scripture for a moment of meditation.*

Before the offering is received, share a classic portion of God's Word like Luke 6:38, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." A "brief" comment and application of that verse could be the very thing that will strike a chord of response in a potential giver's heart. God promises that His Word will not return unto me empty, but will accomplish what I desire and achieve the purpose for which I sent it (Isa. 55:11).

- *Use stories that will support your mission.*

For example, share some story that will illustrate the need for missions support, by relating some communication from the mission field. Show your parishioners how God has used their giving to bless a work or a worker overseas.

- *Be sure to give your offering first.* The shepherd is called to be "an example to the flock." And you can be sure that the flock will take notice when the shepherd places an offering envelope in the offering plate before the offering is received.

One pastor had just finished a series of stewardship messages. One Sunday morning, a parishioner asked to speak to the congregation. Knowing the witness and spiritual influence of the man, the pastor agreed.

He began, "Pastor, I'd like to testify to how good God's been. My wife and I have practiced the principles of stewardship that you've been preaching about. If there are any of you young folk here who would just try this tithing thing for 90 days, we will refund your money if you don't find this to be a wonderful way of celebrating the goodness of God."

Several years later, the pastor referred to that incident and looked to the couple in the worship service, “Do we still have your guarantee?” The couple responded with enthusiasm, “Yes, pastor, you still have our guarantee!” Giving is a celebration of the goodness of our God, and that should be communicated to the congregation during the implementation of your stewardship plan.

### **Step Six: Teach Children the Importance of Giving**

Your stewardship plan must have an emphasis for children. They must be taught from the beginning the privilege of giving. For many, the first experience in giving probably happened in Sunday School. Maybe it was during the “opening exercises” (when there was very little exercise). During the “penny march,” the littlest children learn the joy of giving to God. Many times the accompaniment song wasn’t too inspiring, but the joy of marching to the front of the sanctuary and tossing those copper coins into a bucket was contagious.

The pastor may want to include an illustrated message especially for children on the importance of Christian giving during the stewardship month. Children can even be given their own box of offering envelopes upon request. It will teach them about their responsibility, and teach them habits of regular giving.

This is seen in the story of a little girl, the daughter of the church treasurer, who brought an offering envelope to her Sunday School teacher. On the front of the envelope she had written in the space for the name, “Jesus.” The amount was 25 cents, so she was giving her tithe. As she handed it to her Sunday School teacher she asked, “I want to know if you can get this directly to Jesus for me?” Obviously, she was bypassing the church treasurer (her father) and going directly to the source.

It would be wonderful if we could get all of our children to understand the importance of giving their offering to Jesus. It will help if we include them in all of your building campaign offerings, world mission offerings, world evangelization offerings, etc. Let them be a part of the process. Let them come in and

share with the congregation en masse, a gift to the building program, for instance.

### **Step Seven: Never Ask for Money at Events That Have Been Designed to Reach the Unchurched**

As a rule of thumb, churches ought to have at least four events per year designed to evangelize unchurched persons. At those events, an offering should not be received. Those events can be covered in the budget plan or funded by an offering in a previous service. You can explain that the funds are being raised in advance to offset the cost of the event and will help to diminish the complaints by the unchurched that the church is always asking for money.

In fact, by eliminating the time taken for an offering in those events, there is more time to share a simple plan of salvation or ask for interest in upcoming events by way of the church publications. It's amazing the look on the faces of your visitors when you announce, "Our ushers are going to come. They're going to receive your response card in the offering plate, but we will not be accepting money tonight."

### **Step Eight: Overcome the Fear of Preaching About Money by Planning Annual Stewardship Messages on the Subject of Giving**

Robert Russell said, "The reason I wasn't preaching on stewardship was cowardly. I wanted to please people more than I wanted to please God."

Many times preachers can't preach on stewardship because their own "tithing house" is not in order. Pastor's cannot ask people to give one dollar if they don't give a dollar. Equal giving is not the question; it's equal sacrifice—and pastors are not exempt. Pastors, first and foremost, must be tithers. Period.

Church treasurers and finance committee members must also have their "tithing house" in order. If you collect and count the money, and you don't tithe, then a time of repentance is in order. Maybe you have strong debt. Maybe you're like the man whose wife entered the fellowship hall during a church supper and his

friend commented, “My, your wife just looks electrifying tonight!” The husband replied, “She ought to look electrifying, everything she has on is charged.”

Maybe you have all sorts of circumstances that would keep you from tithing. But “God does windows” and he will honor your obedience to His Word in the paying of your tithe. He will “pour out a blessing” for those who will obey Him in their giving. If that principle isn’t practiced among the church leadership, then it can’t be expected among the rest of the congregation.

You may ask, “What do I preach?”

You might start with the “Macedonian Model of Giving” (2 Cor. 8:1-9).

1. The Macedonians gave willingly.
2. The Macedonians gave beyond their ability.
3. The Macedonians gave enthusiastically.
4. The Macedonians gave God their best.

There probably will be three responses to your stewardship message. First, be prepared for those who give no matter what you do. There’s a group of people in your church that you can just count on.

Second, there are those who will never give, no matter what you do.

Third, there will be those who will respond and start tithing. They may come from a new target group.

### ***Reaching Target Groups***

Let’s look more closely at some target groups for expanding your tithing base.

**Guest attenders** is a target group. You probably won’t want to ask them for money immediately. But they are prospective givers. Most of the people who attend Sunday School on a regular basis have some insight about giving, but many times, because more guests attend worship services, they are potentially a greater source for expansion.

**Occasional attenders** is another target group. Church leaders are wise to keep the communication channels open. One well-known pastor once made the statement that there is no way you can get off his mailing list once you're on it—not even if you die! Letters to those who attend your church sporadically can be a channel of communicating financial needs. And those very letters could be the link that ties them more securely to the church fellowship.

Your **faithful members** form another target group. George Gallup, at an NAE Convention, said “50 percent of the people in your church aren't going to be involved in any way, shape or form, no matter what you do or ask them to do.” He added, “Ten percent are doing the work of the ministry in most local churches. If you narrow it down, you'll also find that the bulk of the income in your church—sometimes up to one half of the dollars given—come right out of the church leadership. Why? You've captured their imagination; you've gotten them involved.”

Lay ministry must increase. People need to move from the stands to the playing field. Your stewardship plan must have a place for that commitment to ministry. Again, Gallup says, “Forty percent are just waiting to be asked, and they would be willing to say ‘Yes!’ if you ask them.” Similarly, if you could get 50 percent of the congregation to give on regular basis, church income would increase.

### **Step Nine: Plan A Stewardship Month**

You'll find that an entire month of stewardship emphasis will help you in developing a giving church.

When should you conduct it? January is often suggested as one of the most effective times to conduct a stewardship emphasis. The New Year is often a time when people are making spiritual resolutions, and the resolution to regularly, and systematically, give to the church would be good one! Also, January is often one of the financial “slack times” and so an emphasis on giving is advantageous.

If that month isn't the best for your church, you can choose any month. D. L. Moody was once approached, “Mr. Moody, I

don't like your soul winning plan.”

Mr. Moody said, “And what plan do you use?”

The man replied, “Well, I haven't found one I like.”

Moody responded, “Well, I like my way of doing it better than your way of not doing it.”

In cooperation with your finance committee or church board, determine what month is best suited for your stewardship emphasis, and begin to form a calendar of events.

### ***Planning Tips***

There are planning tips that will greatly aid you in your stewardship month:

- *Appoint a team leader.*

The team leader must be someone who is committed to the Lord Jesus Christ, who can effectively recruit and train others, and is well-known as a regular tither/giver in the church.

- *Form a ministry action team.*

The team may include your finance committee, or it may be a committee appointed specifically for the stewardship month. Team members may include someone who will lead a prayer emphasis for the campaign, someone who is adept at public relations, someone who likes to make personal contacts or telephone contacts, and so forth.

- *Select a theme.*

The theme should reflect your vision plan for the church, should be memorable, should reflect your ministry priorities, and should be biblical.

- *Send out weekly letters.*

The congregation needs to hear regularly from the ministry action team. The letters should not come from the pastor. Laypersons sign them and volunteers send them out. The first three letters should talk about the planned stewardship message and the emphasis should be on the stewardship of life—not money. (In fact, a “P.S.” can be added to reemphasize that the pastor's stewardship message will not be on money).

- *Preach a series of messages on the stewardship of life.*
- *Communicate the vision.*

On the first Sunday of the stewardship month, you may want to reflect on the mission statement of the church. An application is made of the mission statement about how it relates to everyday life. Parishioners should be challenged to develop a personal mission statement and vision statement if they relate to the church's statement.

- *Distribute the budget that was designed by the finance ministry action team and approved by the church board on the Sunday you speak about giving.*

The stewardship of life certainly includes giving. On the Sunday you emphasize giving, you'll want to make the church budget available to your congregation.

Of the four messages on the stewardship of life, the first three should never mention money. One pastor says he doesn't mention money all year long except for the one Sunday of his stewardship month—usually the very last Sunday.

On the fourth Sunday—the money Sunday—the emphasis should be a thoroughly biblical, noncompromising and practical message on the responsibility of Christian giving.

In preparation for that sermon, you may want to announce that the budget will be distributed on that Sunday to let the congregation know how the church board and the ministry team will be spending the money throughout the year. You may also want to let them know that there will be an accounting of how well the money was spent last year.

So, the fourth letter mailed to the congregation will say, "Pastor will be preaching on money. He will talk about giving. And there also will be a report from the finance ministry action team on how we spent your dollars."

"Money Sunday" could be one of the best-attended Sundays of the entire year—especially if you add in your announcement, "You probably won't want to come. You probably won't want to be a part of this, but I'm going to do it, and it's going to be red-hot, and by the way, we will tell you how we spent your money."

And we'll also tell you how we're going to spend your money next year."

Ask for a commitment to give regularly. When you come to the conclusion of the message on giving, ask your congregation to bow their heads in a moment of meditation, and pray, asking God to guide them in their giving habits. Be sure to ask them to analyze their lifestyles and their checkbooks.

### **Create a response form for Commitment Sunday**

<b>SAMPLE</b>	<p><b>Partnership With God</b></p> <p>D. L. Moody said, "If God is your partner, make your plans big." Realizing God's desire to enter a covenant relationship with me; and Realizing without Him I can do nothing of eternal significance; and Realizing that my obedience to Him is the key to this relationship:</p> <p><b>My response—</b> My commitment to tithe is based upon the following truths:</p> <ol style="list-style-type: none"><li>1. God owns everything.</li><li>2. God expects me to tithe.</li><li>3. God promises to meet the needs of a faithful steward.</li></ol> <p>Therefore, I commit the first 10 percent of my income to the Lord through my local church.</p> <p><input type="checkbox"/> I will begin tithing.      <input type="checkbox"/> I already tithe.</p> <p>Name _____</p> <p>City, State, Zip _____</p> <p>Giving Number _____ <input type="checkbox"/> I need giving envelopes.</p>
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The pastor may then say, “In a moment, I’m going to ask you to make a check mark by the place where it says that you are already tithing, or that you will begin to tithe. With that in mind, I want you to take another moment to examine your heart and see if you’ve been faithful all year long. If you haven’t, ask God to forgive you. If you have, mark the box that says you will keep tithing. If you haven’t tithed at all, and God is speaking to you through this message today, I want you to mark the box that says you will begin tithing.”

Some may be uncomfortable with that process. The pastor may offer the alternative of putting that form in their Bible or the spiritual journal that they carry to church. They also may be encouraged to look at the form from time to time just to see if they are up-to-date.

Often, there will be checks in the offering plate the very next week that will reflect the decisions new tithers have made. The pastor has simply asked them to sign a partnership with God.

### **Step Ten: Build a Stewardship Planning Calendar**

Every church needs a plan of action for stewardship development. Be sure to designate a stewardship month emphasis.

Further, in developing an annual stewardship plan, be sure to:

- Emphasize giving as an act of worship.
- Inform your congregation of significant offering achievements.
- Offer workshops on money management and financial planning.
- Praise your congregation for their faithfulness in giving.

Always celebrate the generosity of God’s people.

Your stewardship plan should involve lots of praise. Your congregation should be recognized for their faithfulness in giving. You’ll want to say “Thank you!” over and over again, write them notes, send them updates, praise them in your church publications. Always celebrate the generosity of your people.