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Asset-Based Stewardship

For the Small Membership Church

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Who are we? – Church context


- Noticeable decline in worship attendance
- Population loss or change in demographics in the church's local community
- Community zoning issues that alter neighborhoods
- Ever-increasing struggle in meeting the financial demands of the annual operating and mission budgets
- Shortage of available new leadership
- Inability to meet mission objectives or a lack of ability to articulate a clear vision for ministry
- General aging of the church's membership

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Who are we? – PCUSA context

- Membership has fallen 35% in the last fifteen years
- Number of congregations has fallen 13% in the same period
- Median congregation size in 2016 was 82 members
- 30% of congregations have a membership of 50 or fewer persons
- 13% of congregations have a membership of 25 or fewer persons
- Congregational mergers are rare



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Who are we? – Typical Member


- 63 years old; female, married, college-educated
- Upper middle class (\$90K+ annual household income)
- Attends at least 2 – 3 times per month
- Gives \$2,000+ per year to her congregation
- Raised Presbyterian (42%) & makes a financial pledge (69%)
- Has been ordained as a Deacon or Ruling Elder (51%)

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Who are we? – Wider Culture

- A materialistic consumer-driven culture of "more" and "mine"
- Great anxiety, uncertainty and fear around money
- Changing motivations for spending and religious giving




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Small Church - Liabilities

- Low self-image
- Nostalgia
- Tight-knit group
- Short-term focus
- Scarcity
- Resource restraints
- Budget
- Secrecy
- Resistance to Change



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Liabilities – Self-image

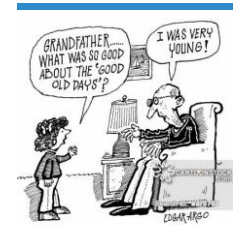
- Low self-image
- “What’s wrong with us?”
- Sense of apology for program and ministry
- Potential of low morale
- “Bigger is better” mentality
- At the worst a collective shame
- Envy for neighboring larger churches



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Liabilities - Nostalgia

- Nostalgia for remembered or manufactured “glory days” or the “golden age” may shadow the congregation



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Liabilities – Tight-Knit group

- Strong sense of family may inhibit growth
- Challenge to break into the circle



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Liabilities – Short-term

- Short-term focus
- Inadequate planning
- Survival may be key mission goal
- Maintenance may be valued over visioning
- Anxiety or fear of the future



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Liabilities - Scarcity

- Scarcity mentality – “there is never enough”
- Response to new ideas may be “we don’t have money for that”
- Need-based stewardship practices, often marked by high levels of generosity
- Key stewardship questions are “how are we doing financially?” and “how much do we need?”
- Treasurer enjoys high level of authority
- May have “financial saviors” who give in crisis



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Liabilities – Resource restraint

- Real resource restraints: inadequate program, facilities, people amplified by presence of successful neighbors
- Small number of members limits collective resources



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Liabilities - Budget

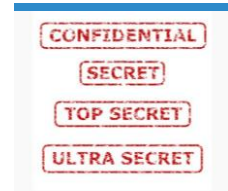
- Budget disproportionately focused on pastoral leadership (full- or part-time), utilities and building maintenance with limited resources for program and mission



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Liabilities - Secrecy

- Secrecy regarding giving and financial status of church



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Liabilities- Resistance to Change

- Resistance to change
- "We've always done it this way"



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Small Church - Assets

- Family
- Worship
- Decision Making
- Respected Leaders
- Ownership
- Communication
- Pastoral Leadership



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Assets - Family

- Sense of Family - "a small church with a big family" - a tribe
- Sense of intimacy, accountability
- Difficult to be invisible, anonymous
- Intensely relational
- Rich fellowship
- Genuine caring for one another
- Community - koinonia
- Gathering of generations
- The place where "everyone knows your name"



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Assets - Worship

- Worship as the central, defining event in the church's life—the weekly family reunion



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Assets - Decision Making

- Community decision-making through informal channels
- Session may not be center of shaping church's direction



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Assets - Leaders

- Respected leaders with authority whose authority often exceeds that of pastor, who come and go
- Tribal chiefs; matriarchs and patriarchs whose opinions are watched



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Assets - Ownership

- Resilience – strong survival instinct through short term pastorates, poor pastoral matches, incompetent leadership, internal crises, community context changes; hardy, tough
- High commitment in many members; sense of ownership and responsibility; loyalty; members come to play distinctive roles
- Strong institutional memory; deeply rooted traditions; stories; proud sense of history; strong bonds to earlier generations



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Assets - Communication

- Informal communication channels;
- Official channels merely supplement an informal network



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Assets - Pastoral Leadership

- Relational style of pastoral leadership valued
- Pastor must earn authority and respect



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Small Church - Opportunities

- Discover Niche
- Mission specialty
- Vision
- Abundance
- Affirmation
- Transparency
- Planned Giving



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Opportunities - Niche

- Discover the church's "niche"
- What are you known for?
- What would the community miss if you were no longer there?
- How are you participating with Christ?



Liabilities:

- Resource restraints
- Budget

Assets:

- Ownership



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Opportunities – Mission Specialty

- Cultivate a mission specialty that allows personal involvement of members
- A source of identity, focus, and pride




Liabilities:

- Low self-image

Assets:

- Communication



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Opportunities - Vision

- Create a vision that compels commitment
- Utilize respected authority figures to change culture and commitment



Liabilities:

- Short-term focus
- Tight-knit group

Assets:


- Decision Making
- Respected Leaders



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Opportunities - Affirmation

- Affirm the gifts and generosity of every member
- Celebrate shared ministry and mission
- Tell the stories of the difference the congregation's life has made—the points of grace
- Activate the congregation's memory as a source of energy
- Cherish and honor the heritage as "who we are"




Liabilities:

- Resistance to change
- Nostalgia

Assets:

- Family
- Worship



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Opportunities - Transparency

- Practice financial transparency



Liabilities:

- Secrecy

Assets:


- Leadership



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Opportunities - Abundance

- Work to convert to an attitude and theology of abundance
- Proclaim and live God's abundant provision for ministry and mission, confronting the cultural paradigm of consumerism, the religion of "more"



Liabilities:

- Scarcity
- Low self-image



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Opportunities – Planned Giving

- Promote planned giving with confidence in the church's future



Liabilities:

- Short-term Focus

Assets:

- Family

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Activate the Assets

- Utilize worship to cultivate commitment
- Claim the power of relationships
 - Commitment, hope, & confidence are all contagious
- Mobilize respected authority figures
- Remind the church of its resilience and celebrate the memories
- Create the rumor of possibilities – “buzz”
- Affirm generosity – the expectation of high commitment



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Confront the Liabilities

- Work to build morale
 - Celebrate the small victories
 - Share the stories
- Create a vision for the future
- Confront the scarcity mentality
- Open up the church's finances – no secrets
- Build mission outreach

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Mission Focus

- The focus is outside – serves others
- Make sure members are engaged
 - Know their passions
 - Involve their time and money
- Make sure whatever you do is part of the vision/core values of the congregation

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Abundance

- Manna in the wilderness, feeding of the 5,000
- “And 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” II Corinthians 9:9
- Believe and expect there will be enough funds making it easy to give



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Choose Leaders Carefully

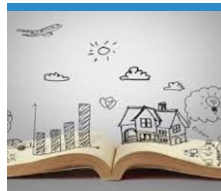
- Your most generous members
- Your most passionate advocates for your ministry
- Your most respected members whose commitment is contagious
- Your most imaginative, creative members who can create what works for you

NOT NECESSARILY THE “USUAL SUSPECTS”

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Tell the Stories

Celebrate shared ministry and mission: tell the stories of the difference the congregation's life has made – the points of grace.



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Ask!

Claim the privilege of asking, boldly, specifically, repeatedly



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What about the campaign?

- Understand its limitations – commitment is built year-round
- Make sure it fits your church
- Key elements
 - Biblical reflections
 - Telling your unique story and stories
 - Inviting prayerful reflection
 - Asking
 - Responding

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The best “campaigns” are homegrown!

- Avoid pre-packaged programs, even denominational ones!
- Design a stewardship emphasis that arises from within your family, utilizing your words, your opportunities, your respected members
- Ask for members' reflection and commitment

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Ways people can give (Make it easy)

- Cash
- Check
- Online Bill Pay
- Credit/Debit Card
- Bank draft
- Securities

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Wills and Planned Giving

- Start promoting it
- Develop a planned giving program
- Create a Legacy Society
- Utilize your MRO (Ministry Relations Officer)

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THANK YOU

- Promote the future
- Completing the loop in multiple, creative and surprising ways
- The most neglected aspects of financial development
- Learn from non-profit groups
- Hand-written thank you notes



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