A close-up photograph of a pair of hands, likely belonging to a woman, gently cupping a bright red, glossy heart. The hands are positioned in the center and right side of the frame, with the fingers slightly curled around the heart. The background is softly blurred, showing hints of purple and white, possibly a floral pattern. The overall lighting is warm and soft, creating a sense of care and protection.

**Stewardship 101:  
What You  
(Probably)  
Didn't Learn in  
Seminary**

# Opening Prayer

**Open my eyes that they may see  
the deepest needs of people.**

**Move my hands that they may feed the hungry;  
touch my heart that it may bring warmth to the despairing;  
teach me generosity that welcomes strangers;  
let me share my possessions to clothe the naked;  
give me care that strengthens the sick;  
make me share in the quest to set the prisoner free.  
In sharing in our anxieties and our love,  
our poverty and our prosperity,  
we partake in your divine presence.**

**Amen.**

- Rev. Canaan Banana, Zimbabwe



**Rev. Sandra Moon**  
**Ministry Relations Officer**  
**Presbyterian Foundation**

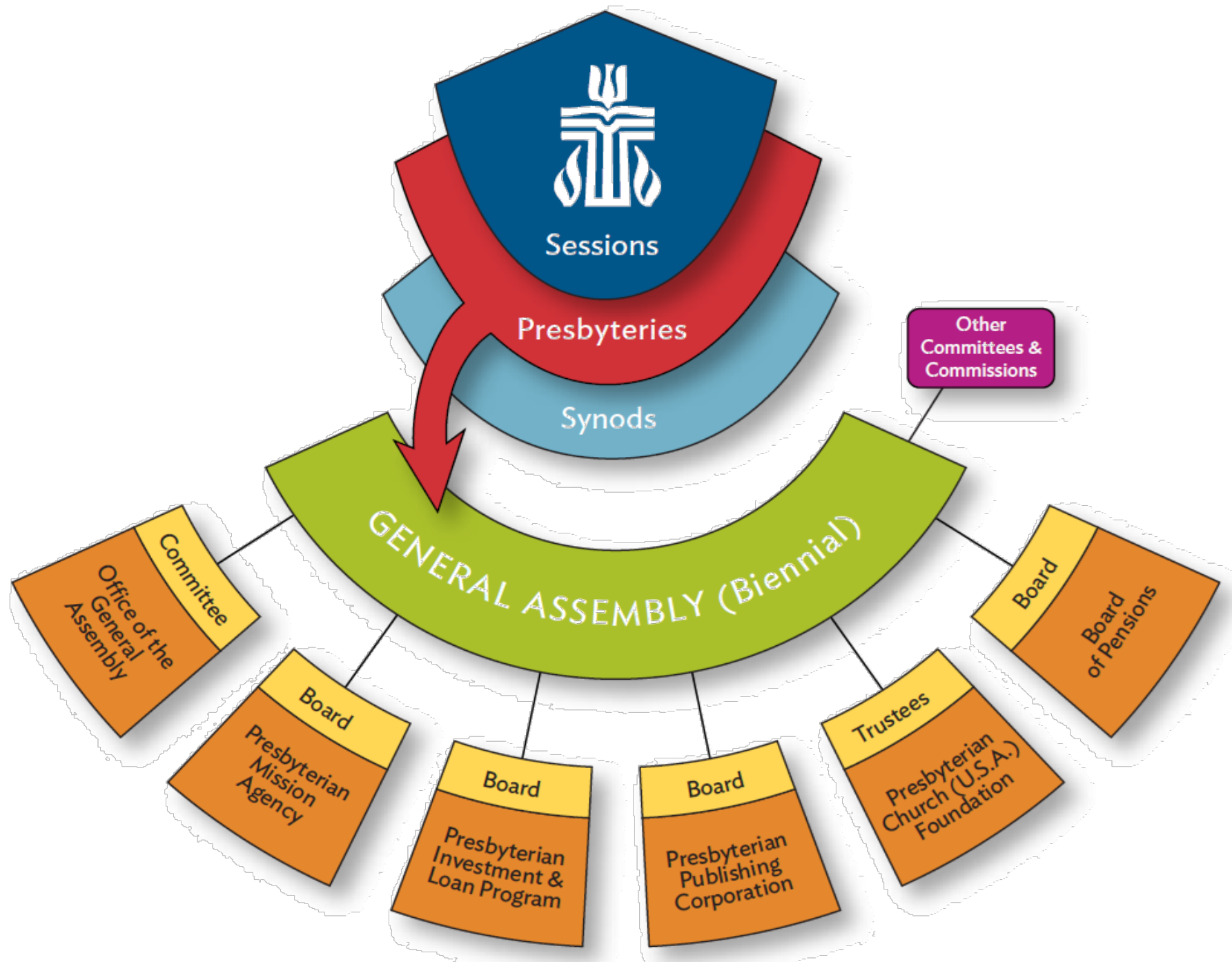
**[sandra.moon@presbyterianfoundation.org](mailto:sandra.moon@presbyterianfoundation.org)**  
**1(833) 391-4756**

# Presbyterian Foundation

As a vital part of the Presbyterian Church (USA), we cultivate, attract and manage financial resources of individuals and institutions to further Christ's mission.



*Bringing People and Mission Together*



# About your presenter:

- Cradle Presbyterian
- Ordained in PC(USA)
- Attorney (KY & IN)
- Professional experience in law, ministry, fundraising, and higher ed admin
- SK Planning Team Co-Chair
- Elder Millennial
- 2<sup>nd</sup> Generation Korean American



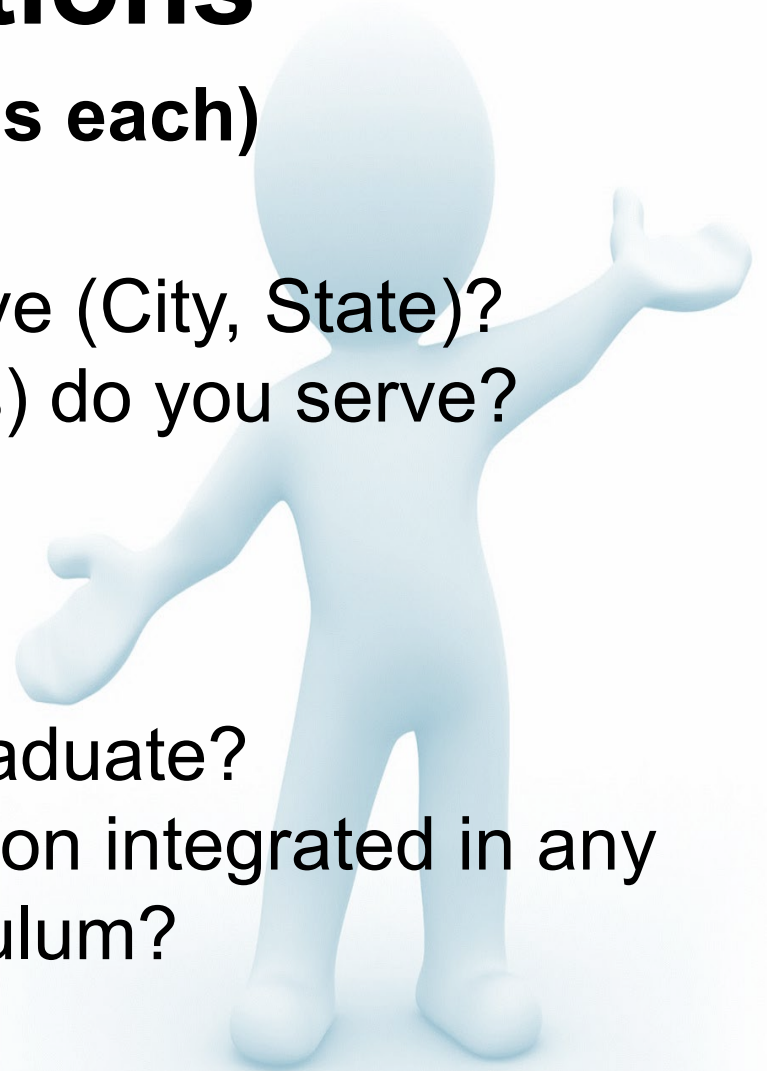
# Introductions

(15-20 seconds each)

- Name
- Where do you currently live (City, State)?
- In what context and role(s) do you serve?

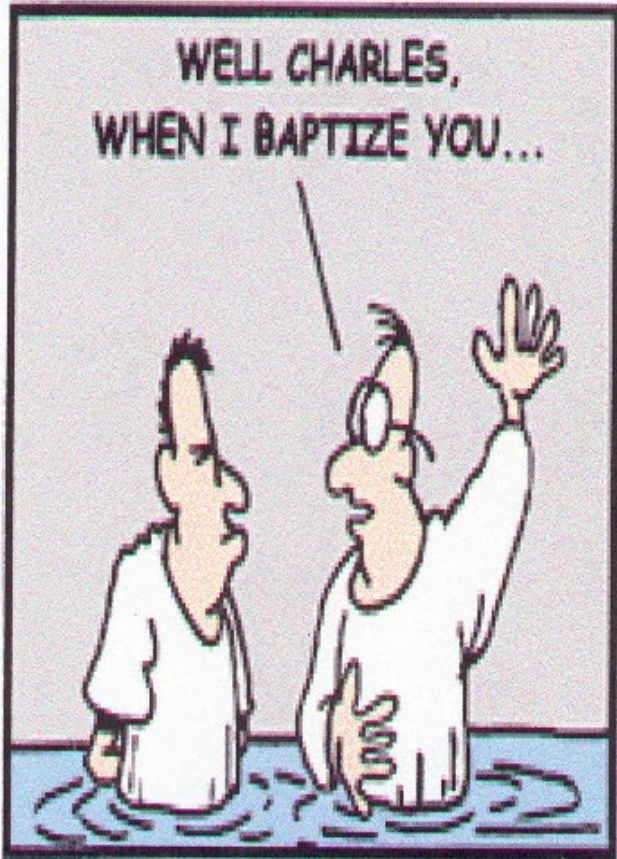
*If you attended seminary:*

- How long ago did you graduate?
- Was stewardship education integrated in any way in your course curriculum?

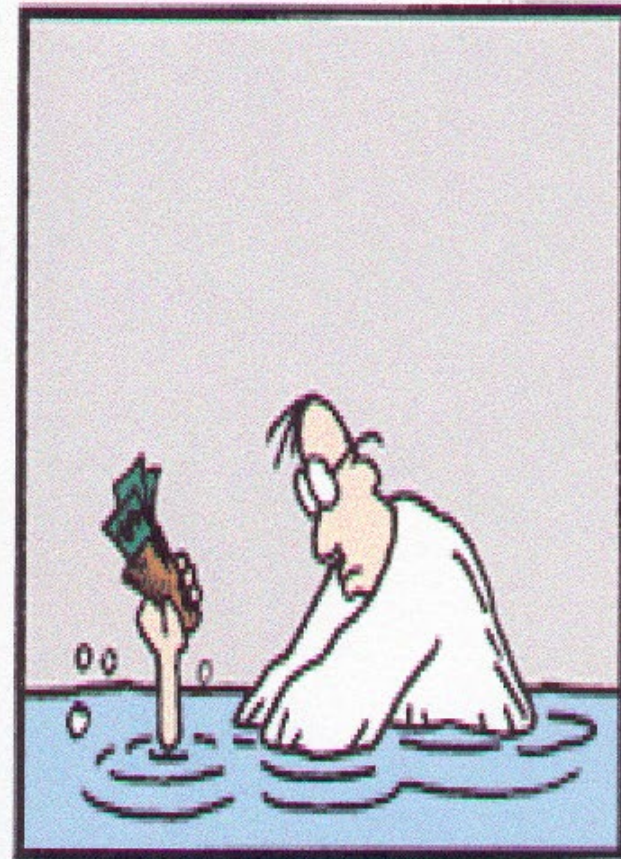
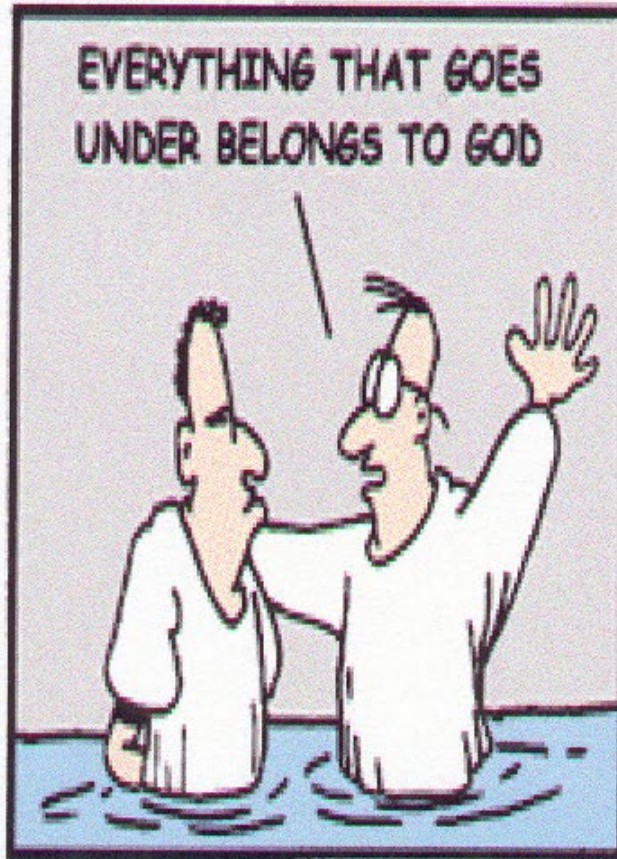


# What is Stewardship?

WELL CHARLES,  
WHEN I BAPTIZE YOU...



EVERYTHING THAT GOES  
UNDER BELONGS TO GOD





# Stewardship Defined

- “The careful and responsible management of something entrusted to one’s care.”

– Dictionary.com

- “Stewardship is the multiplicity of ways that the people of God live out God’s mission in the world using all of the abundance that God has entrusted to them.”

— Charles Lane & Grace  
Pomroy, *Embracing Stewardship*

# Stewardship is...

- An essential part of Christian Discipleship
- Gratitude
  - Joyous discipline of giving thanks
  - Abundance vs. Scarcity
- Making intentional choices
- Caring for all that God has entrusted to us
- 4 T's: Time, Talent, Treasure, and Testimony (bonus: "Ties")



# Stewardship is...



- the joyous discipline of thanking God with the way we live our lives and spend and share our resources.
- the way we use the abundance that God has entrusted to us to our care to love God and our neighbor.
- the church's theological antidote to the chief idols of our age—consumerism, materialism, and acquisition.

# Stewardship is NOT...

- a once-a-year/seasonal event
- about meeting a budget
- fundraising (but we have things to learn from effective fundraising principles)
- about money in and of itself





# **A Theology of Stewardship**

Honor the Holy One with your wealth,  
with the first fruits of all your crops.

*Proverbs 3:9*

Some give freely yet grow all the richer; others withhold what is due and only suffer want. A generous person will be enriched, and one who gives water will get water.

*Proverbs 11:24-25*

As each has received a gift, use it to serve one another, as good stewards of God's varied grace.

*1 Peter 4:10*

No one can serve two masters, for 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 God and money.

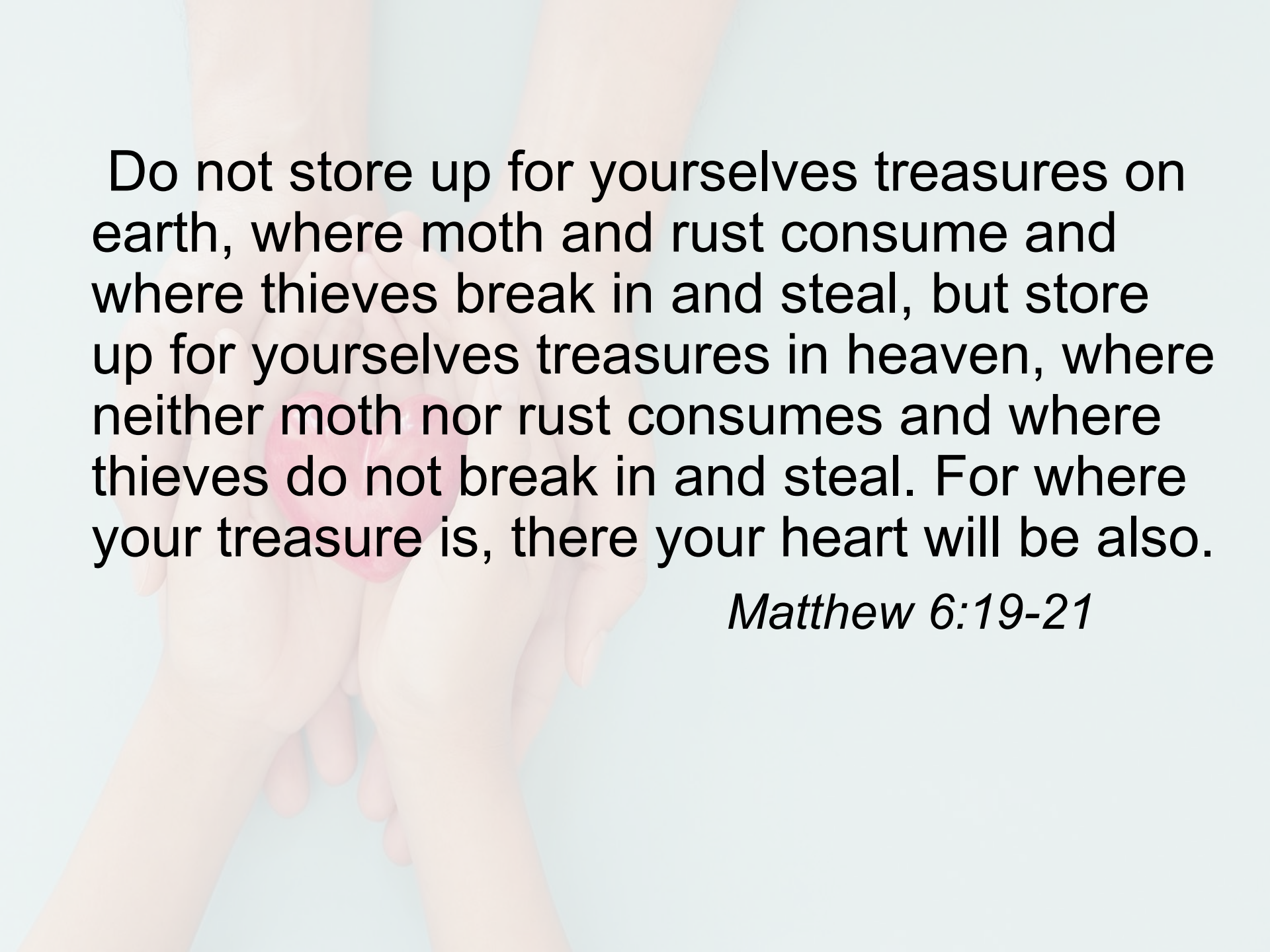
*Matthew 6:24*

The LORD God took the man and put him in the garden of Eden to till it and keep it.

*Genesis 2:15*

But I will say this to encourage your generosity: the one who plants little harvests little, and the one who plants plenty harvests plenty. Giving grows out of the heart ... God is ready to overwhelm you with more blessings than you could ever imagine so that you'll always be taken care of in every way and you'll have more than enough to share.

*2 Corinthians 9:6-8*

A background image showing several hands of different skin tones reaching up and holding a large, glowing pink heart. The hands are positioned in a way that suggests support and care. The heart is the central focus, with a soft glow around it. The overall tone is warm and positive.

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

*Matthew 6:19-21*



# **Stewardship Foundations**

- **What is your first memory of stewardship?**
- **Who taught you about stewardship?**

**Stewardship is something we learn!**

# Stewardship in Congregations

## Time & Talent

- Serve in leadership roles
- Show up & participate and/or lead worship
- Teach Sunday School
- Volunteer for mission/outreach opportunities

## Treasure/Resources

- Financially support your congregation
- Consider your congregation in your estate plan

## Testimony

- Share the Good News of Jesus Christ
- Share how your congregation is living out its call

## Ties

- Connect your family and friends with your congregation

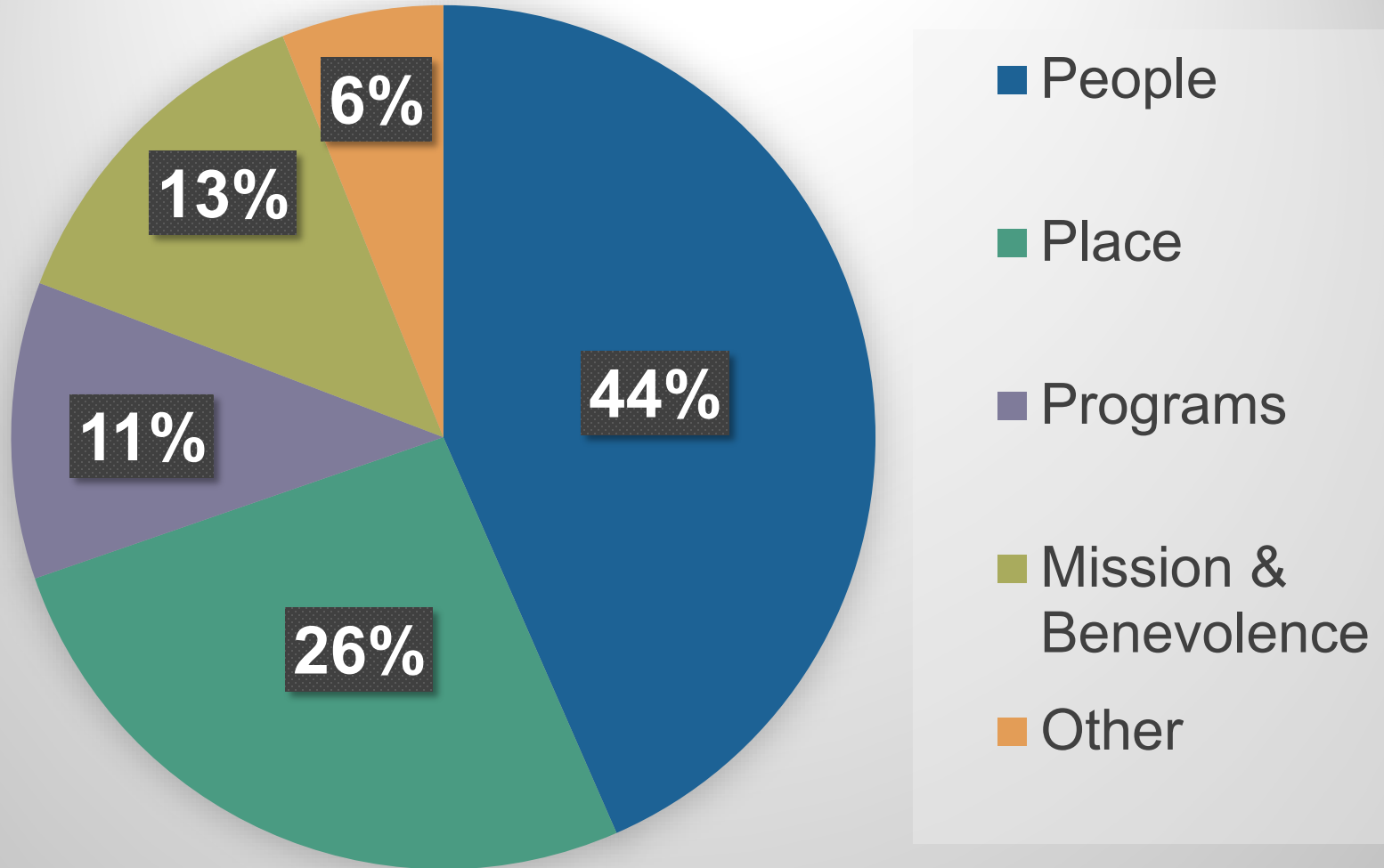




# Financial Stewardship

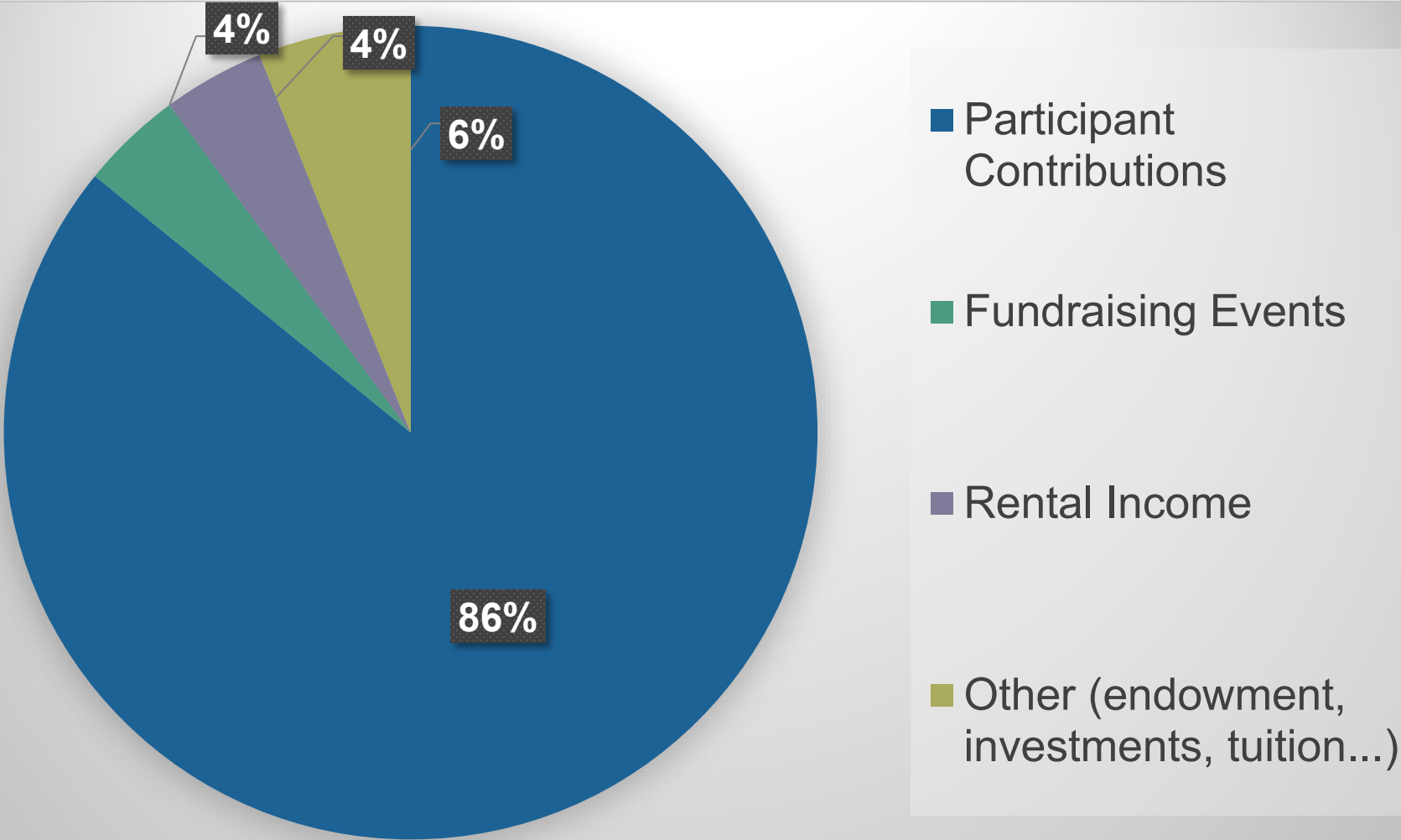


# Congregational Spending Averages



Based on data from *Exploring the Pandemic Impact on Congregations* study, Hartford Institute for Religion Research, 2024

# Congregational Sources of Income



Based on data from *Exploring the Pandemic Impact on Congregations* study, Hartford Institute for Religion Research, 2024

# Church Financial Trends

- Church income is rising, but it is not keeping up with inflation
- Only 5-10% of church attendees give a traditional tithe
  - Of those who do, 77% give more than 10%
- Budget for “People” should increase year after year
- Budget for “Place” will likely increase due to rising insurance and energy costs
- Without a healthy budget for Programs & Outreach, church will struggle to grow
- Many congregations rely on a small number of members/families to meet their budget, and most of those are people in their 70s-90s

# Giving Trends in US Philanthropy

- Long running trend: Dollars up, donors down
- Beginning of 21st century, 2/3 of Americans gave. Today, it's under 50% for the first time
- 2023 Average individual giving – 1.9% of disposable income (2.0% in 2022, 2.4% in 2005, 1.7% in 1995)
- Increase in online giving – 75 percent Gen Z and Millennial donors surveyed prefer giving online
- Competition is high—over 1.5 million non-profits
- Religious organizations still receive the most charitable gifts

# Generational Giving Trends


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Builders	Boomers	Gen X	Millennials	Gen Z
1945 & before	1946 - 1964	1965 - 1980	1981 – 1995	1996 – 2014
Money is to be saved	Money is to be spent	Money is to be invested	Money is to be borrowed	Money is to be saved
Loyal to denomination	Loyal to congregation	Loyal to program	Loyal to person(s)	Loyal to values





# Donor Motivation



Top three things impacting a donor's decision to support an organization:

1. Making an impact
2. Financial stability
3. Believing in leadership

# Ministry Funding Buckets

**Annual Giving**  
(Pledges, regular offering)



**Endowment**  
(Established and grown through legacy gifts)



**Capital Campaign**  
(For major one-time projects)



**Other Revenue**  
(Rental income, fundraisers grants...)



A photograph of a loaf of bread on a wooden cutting board. The bread is sliced, and a small white bowl containing butter is visible to the right. The background is softly blurred.

# Annual Giving

- Fall Campaign vs Year-Round Discipleship
- Teach stewardship and tithing
- Teach financial planning and debt management
- Share your congregation's story
- Spirit of abundance
- Practice gratitude
- Offer a variety of giving opportunities, including online giving

# Budgeting Tools

## **Line-Item Budget**

vs.

## **Narrative Budget**

- Accounting Tool
- Doesn't show how money is being invested in ministry
- Doesn't show how volunteer time and talents are impacting the church
- Should be used by the session

- Visioning and Story-telling Tool
- Shows the programs of the church having a positive impact
- Inspires and helps us see our gifts are really making a difference
- Help us to reframe finances to be about ministry

# Steps toward creating your first Narrative Budget



Define your “Ministry Areas”



Allocate staff time to each area



Allocate all other resources proportionally to each area



Consider adding volunteer time to each area



Write about the successes of the past year in each area

# Pastors

- Talk about their own stewardship
- Preach about generosity regularly
- Be a storyteller
- Invite/ask
- Say Thank You
- Have access to giving records or be informed of changes in giving patterns



# Lay Leaders

- Shares their stories
- Supports the process
- Be pledgers/tithers
- Be leaders in stewardship



# Generosity/Stewardship Team

- Chartered by session/council
- Member from each program/mission committee of the church
- Coordinates story telling, asks, and thanks
- Works year-round





# Alternative Structure

- Add to council/session committee reports
  - What stories need to be told?
  - Who could tell these stories?
  - Who needs to be thanked?
- Consider adding a “Generosity Leader/Elder”
  - Coordinates story telling and thank yous

# Six Elements of an Effective Annual Stewardship Campaign

- Identify and celebrate what members value in their congregation
- Inform members how their gifts are being used
- Challenge members to a higher level of giving
- Secure a financial commitment from members
- Affirming members and acknowledging their response
- Evaluate your program

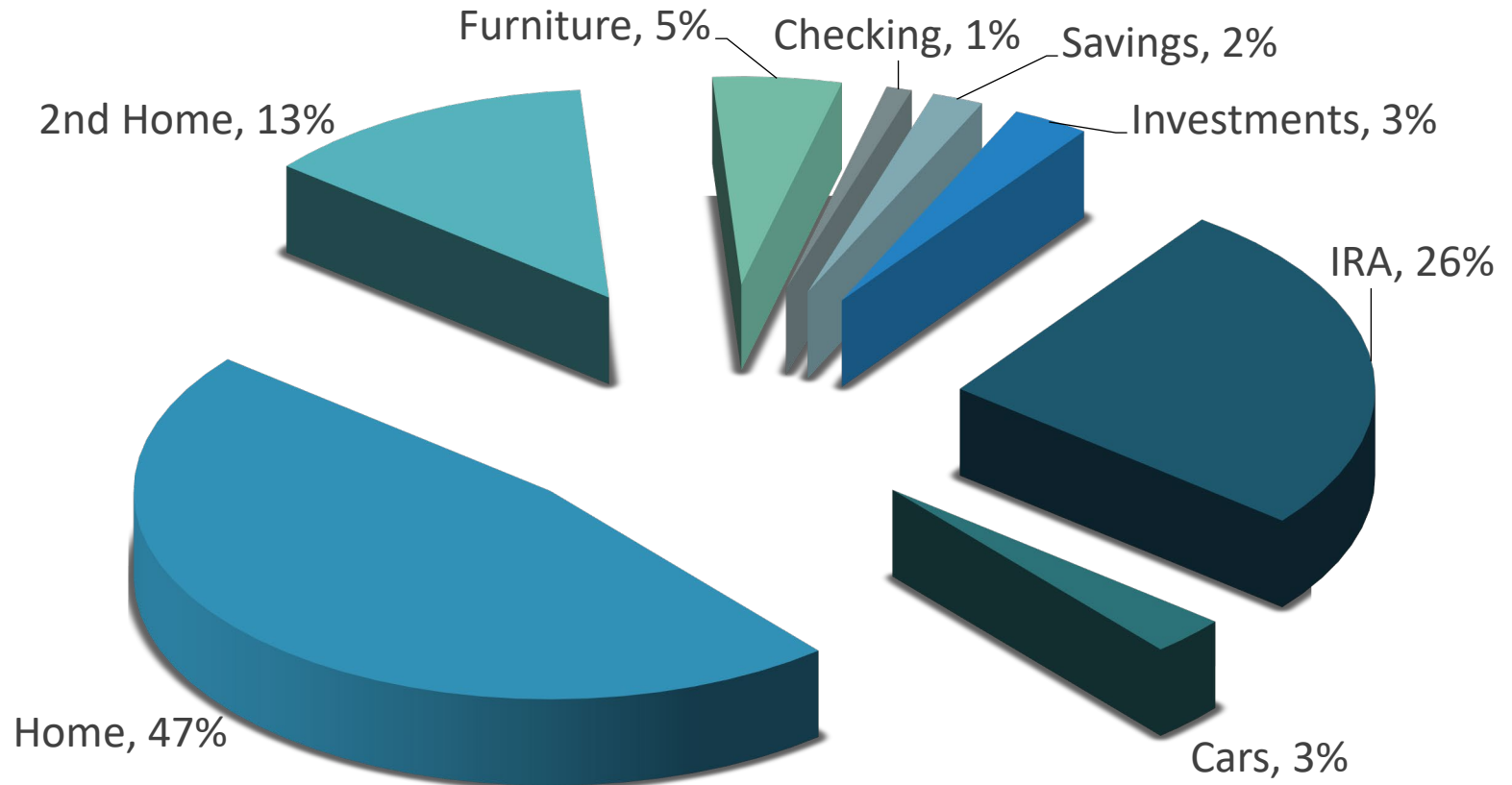


# Planned Giving

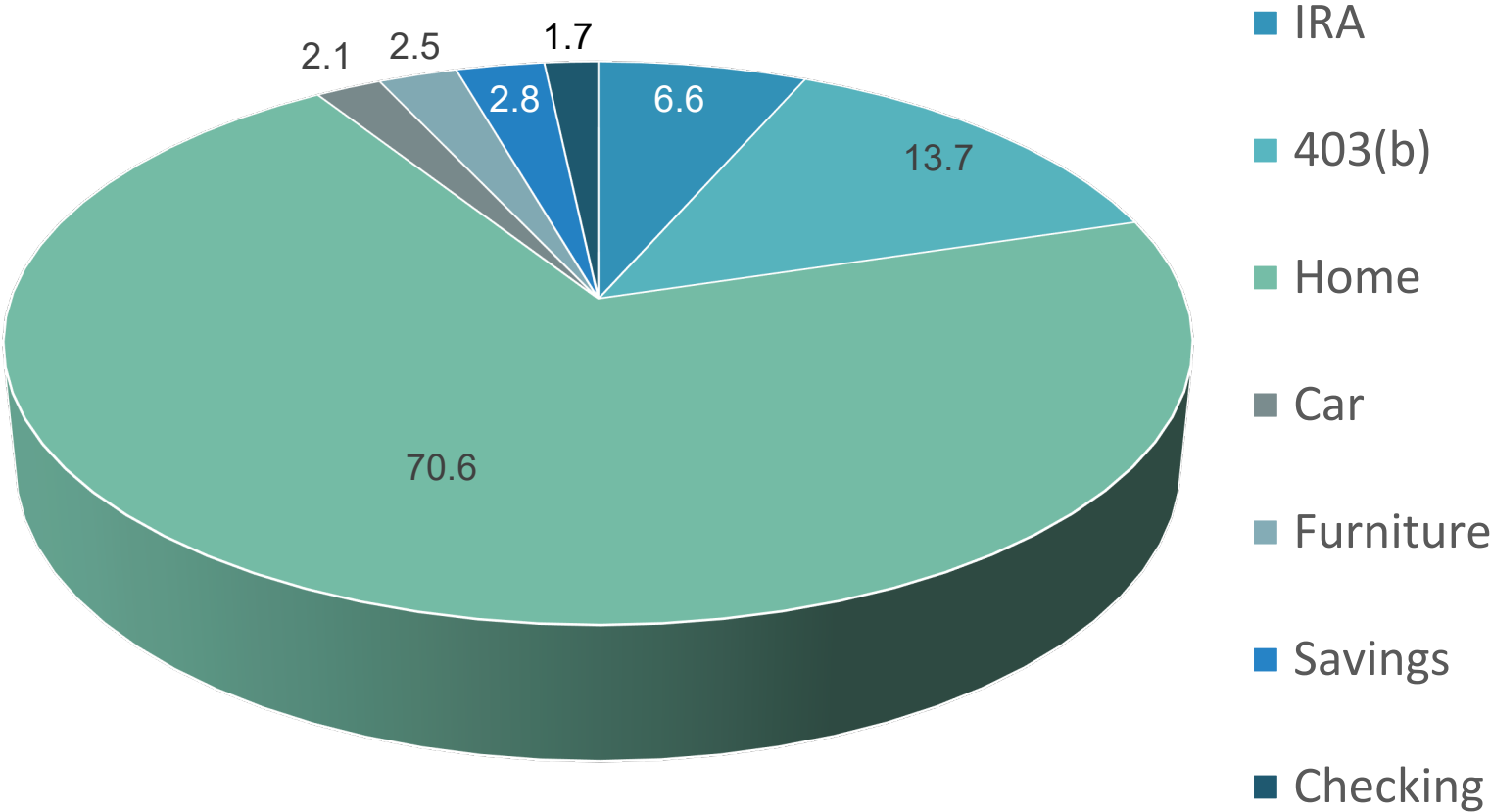
- A planned gift (or legacy gift, deferred gift) is a major gift made during a donor's lifetime or at death as part of the donor's overall financial and/or estate planning.
- Planned gifts can include stocks, equity, life insurance, real estate, personal property, or cash.
- Planned gifts can be made through a variety of vehicles including but not limited to wills, beneficiary designations, and trusts.
- Potential tax advantaged giving



# Sample Assets (Baby Boomer)



# Sample Assets (Millennial)



# Planned/Legacy Giving

- Create or add-to endowments that provide income to support and grow ministries
- Be intentional about asking for planned gifts
- Have the right policies in place
- Faithfully use your endowments!

(Parable of the  
Rich Fool,  
Luke 12)



# Planned Giving Vehicles

Direct Bequest

Donor Advised Fund

Pooled Income Fund

Retirement Plans/QCD - RMD

Endowment

Charitable Trust: CRT/CLT

# Why Create a Legacy Giving Program for your congregation?

- **Large potential for impact**
  - Typical planned gift is 200x the size of a donor's largest annual gift
  - Correlation between legacy giving and increased annual giving
- **Prospective legacy donors are easy to identify based on giving history** (Highest predictor is loyalty)
- **Legacy giving doesn't happen by itself**
  - Education is key
  - Find ways to make the ask in ways that tie into your ministry and mission
  - #1 reason people don't include their congregation in their planned gifts is because they weren't asked!



# Capital Campaign

- An intensive fundraising effort designed to raise funds for specific projects, typically related to property improvements/developments and/or paying off debt, over a set period, typically 1-3 years
- Gives members an opportunity for spiritual growth—to contribute to a project that will strengthen your church’s ministries
- Consider working with a consultant if your goal is more than your annual giving
- Cost of campaign may range from 5-10% of campaign goal
- Congregations are generally “ripe” for a capital campaign every 5-10 years

# Other Income

## Rental income

- Does it align with your mission?
- Revenue + meeting community needs
- Tax considerations

## Grants

- Is your congregation meeting a need that is not being met by your local gov't or other social service organizations?





**Don't be  
afraid to try  
new things!**

Forget the former things; do not dwell on the past.

See, I am doing a new thing! Now it springs up; do you not perceive it?

*Isaiah 43: 18-19*

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**Thank you!**

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