

---

# Joyful Generosity

---

Creating a culture of generosity in our congregations and raising up the hearts of our people.

---

C. Degner

*Revised from materials developed by  
Adult Discipleship by David Kehl and  
Jeffrey Davis*

---

## **Our Goals**

- 1. By God's grace lift up the hearts of the people of our congregations to give joyfully and generously**
- 2. Motivate God's people to give FROM what God has given them and TO their God and Savior out of thanksgiving.**
- 3. Give clear information to the members of our congregation so that they know how their gifts are being used.**
- 4. Give our members a variety of opportunities for using their gifts to the glory of God and according to their abilities.**
- 5. Give thanks to God for the people in our congregation who often give even above and beyond their abilities.**

## **Our Givens**

- 1. God changes hearts through the gospel. We will not be shy about teaching people the joy of giving generously.**
- 2. Our focus will always be on the hearts of God's people. Our aim is not to raise money, but to raise up the hearts of God's people.**

## **Desired Outcomes of This Workshop**

- 1. Analyze the giving patterns in our congregation to better understand the capabilities of our people to give.**
- 2. List at least five tasks to build a 12 month stewardship plan for your congregation.**
- 3. Create a process to keep an annual curriculum of stewardship instruction in front of our members.**
- 4. Establish a plan to promote unique giving opportunities.**

# **GOD'S GRACE IN GIVING**

## A Stewardship Study on 2 Corinthians 8-9

2 Corinthians 8:1-15

### **"Have a single-minded purpose in your giving."**

***"<sup>1</sup>And now, brothers, we want you to know about the grace that God has given the Macedonian churches. <sup>2</sup>Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity." <sup>3</sup>For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, <sup>4</sup>they urgently pleaded with us for the privilege of sharing in this service to the saints. <sup>5</sup>And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. <sup>6</sup>So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. <sup>7</sup>But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.***

† Paul was conducting a stewardship “drive” among the churches of Asia. What need was being met?

† Paul holds up the Macedonians (Philippians) as an example of grace-driven giving. What was outstanding about their generosity?

† Paul calls giving an act of grace. What does that mean?

***<sup>8</sup>I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. <sup>9</sup>For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. <sup>10</sup>And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. <sup>11</sup>Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. <sup>12</sup>For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. <sup>13</sup>Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. <sup>14</sup>At the present time your plenty will supply what***

School of Stewardship – Minnesota District

***they need, so that in turn their plenty will supply what you need. Then there will be equality, <sup>15</sup>as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.”***

† What is the motivation of Christian giving?

† The Lord gives us some key basic principles of Christian giving in verse 11-12. Name as many as you can.

† Discuss this statement. “Asking people to give ten percent of their offerings (tithe) may not be fair in every circumstance.”

2 Corinthians 8:16-9:5

### **"Have Good Planning And Administration In Your Giving"**

***<sup>16</sup>I thank God, who put into the heart of Titus the same concern I have for you. <sup>17</sup>For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. <sup>18</sup>And we are sending along with him the brother who is praised by all the churches for his service to the gospel. <sup>19</sup>What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. <sup>20</sup>We want to avoid any criticism of the way we administer this liberal gift. <sup>21</sup>For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. <sup>22</sup>In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. <sup>23</sup>As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. <sup>24</sup>Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.***

- † Paul takes great care to make sure that the offering will be handled correctly and entrusted to faithful men to bring it to Jerusalem. Why is this important?
- † Give some examples of how a congregation today should administer carefully the gifts of its members.

***<sup>1</sup>There is no need for me to write to you about this service to the saints. <sup>2</sup>For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. <sup>3</sup>But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. <sup>4</sup>For if any Macedonians come with me and find you unprepared, we—not to say anything about you—would be ashamed of having been so confident. <sup>5</sup>So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.***

- † If someone said to you, “The church shouldn’t talk about money so often,” how would you answer?
- † Do you resent a “reminder” about giving generously? Why or why not?
- † Paul contrasts a gift given “generously” to one that is given “grudgingly.” What then is meant by a “generous” gift?

2 Corinthians 9:6-15

**"Recognize The Blessings In God's All-Encompassing Grace of Giving"**

***<sup>6</sup>Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. <sup>7</sup>Each man should give what he has***

*decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. <sup>8</sup>And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. <sup>9</sup>As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." <sup>10</sup>Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. <sup>11</sup>You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. <sup>12</sup>This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. <sup>13</sup>Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. <sup>14</sup>And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. <sup>15</sup>Thanks be to God for his indescribable gift!*

- † What is the promise God attaches to his encouragement of generous, single-purpose giving? (See also Proverbs 3:9-10; Malachi 3:10-12)
  
- † The "decided" in verse 7 is a choosing beforehand, that is, planning. How does the Christian decide and plan for giving back to the Lord?
  
- † What confidence does God give me in verses 8-11 so that I can afford to be generous in my giving? **Consider God's math, vs. our math when it comes to stewardship. We subtract and divide when considering our offerings. God adds and multiplies!!!!**
  
- † What is the chain reaction that takes place when a group of Christians willingly, joyfully, eagerly, and generously give this service to God in their offerings?
  
- † "Grace" marks the beginning and the end of these two chapters talking about Christian giving!!!!

# Session One: 15 minutes

## Where are we?

**Introduction:** Think of someone you know that gives joyfully and generously from a heart that gives thanks to God. What can you do to create more people with hearts like that? What can you do to give such people opportunities to express their joy in giving?

### A. A Look at the financial picture in our congregation

#### 1. The financial picture in our congregations

- Write down one word or phrase that describes the financial picture in your congregation and explain to your group the reason you choose that word
- Identify 5 key factors that challenge the financial situation in your congregation.

#### 2. What might you reasonably expect from your active membership?

- How many active households do you have in your congregation? Don't estimate.  
\_\_\_\_\_
- What is the median income of the households in your area? \_\_\_\_\_  
(Mankato is \$52,000 a year).
- Multiply the number of households times the median income times .05.  
\_\_\_\_\_ How does this number compare to your budget?

**3. What have you done in your congregation in the last year to raise the level of stewardship in your congregation? Put an “x” before each statement that reflects what you have done. If you have used this method more than once in a year, reflect that by marking an “x” for each time that method was used.**

- Preached a stewardship sermon based on the text for the Sunday
- Had a stewardship Sunday during the year
- Had a stewardship series during the course of the year
- Had a Bible study on Christian giving
- Had a Bible study on using time, talents and spiritual gifts
- Explained the budget and the congregations mission to your congregation in a congregational forum
- Conducted a family finance seminar or Bible study (Heart in Focus, etc.)
- Made an appeal for eliminating the debt or deficit of the congregation
- Reminded the congregation in the bulletin about the growing deficit of the congregation
- Conducted a fund raiser for congregational ministry
- Included a chapter on stewardship in the BIC class
- Have a yearly plan for stewardship instruction in your congregation
- Conducted a planned or deferred giving seminar
- Have a plan to use special or estate gifts which come to the congregation
- Have a budget process that is open and transparent and which addresses ministry needs
- Have a “needs / offerings” column in the bulletin each week
- Have a lesson on stewardship in your confirmation class
- Have offering envelopes for children in your congregation.

***Circle the ones you have marked above which aim to raise the hearts of your people. Underline those above whose goal is to raise money for your budget.***



**Institutional focus: (limiting)**  
*Driven by law*

- Sees business to administer (fund – raising)
- Thinks numerical growth for church survival
- Raises money for church so others can do ministry
- Gives **to** needs, budgets, projects
- Promotes needs in search of givers
- Fruit-pickers for institutional results (*harvesters*)
- Holds on tightly to its past
- Held back by focusing on what's logical

**Assumptions:**

- Primary relationship focused on the congregation and its activities
- Mission field is elsewhere – far from the church
- The goal of the congregation is to get and keep more members
- Have low expectations of members so they don't drive them away
- Scarcity among Christians

**Discipleship focus: (releasing)**  
*Flows from gospel*

- Sees the body of Christ to develop (faith – raising)
- Thinks spiritual growth of individuals
- Raises people for God to serve as the priesthood of believers
- Gives **from** what God has given
- Enables givers in search of needs
- Care-takers for individual fruit production (*seed/planting + fertilizing/nurture*)
- Has a vision for its future
- Moves forward trusting the impossible.

**Assumptions**

- Primary relationship focused on Jesus – to grow deeper in him and share him
- Mission field starts at the front door of the church and member's contacts
- The goal is to make disciples for Jesus Christ and talk about him
- Have high expectations for developing the discipleship life in Jesus
- Richly blessed



**Identify three key areas from this session that could use greater development in your congregation**

- 1.
- 2.
- 3.

Main Action Items	Person/Group Responsible	Date Due

# SESSION TWO: 30 minutes

## Establish a Context for Joyful Generosity

### Introduction

- How would you describe your average member's view of the ministry of your congregation?

### 1. Communicate the Value of the congregation's ministry

Clarify the **core values** of your congregation

- We proclaim Christ to the world
- We know that it is only the means of grace – the Gospel in Word and Sacraments – which can grow God's church. This is where we want to focus our financial and human resources.
- We recognize that equipping our members for ministry will enable us to go further in our mission than relying on called workers to do it.

*We are a church of free grace – no strings attached. Telling about free grace is essential. Showing others free grace in our attitudes and actions toward them is its companion.*

### 2. Be Driven by Clear Vision of Mission and Ministry

1. Churches without a plan develop **“survival goals.”**

- List some “survival goals” often heard:

- The effect of “survival goals”



**Time for Reflection:** Do you think that the pastor should annually review the giving of the members of the congregation? Why or why not?

2. Communicate the **mission** and **ministry** God places before you.

*<sup>19</sup>Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, <sup>20</sup>and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.*

Matthew 28:19-20

- Build on a “Kingdom of God” focus
  
  
  
  
  
  
  
  
  
  
- Ask, “What is God calling us to be and do...”
  - in this PLACE
  - at this TIME
  - with these RESOURCES

3. Provide a **vision** that can be clearly stated and grasped.

- Build on your STRENGTHS first.
  
- Communicate your focus
  - Clearly
  - Regularly
  - In a variety of ways...

*<sup>18</sup>And I tell you...on this rock I will build my church, and the gates of Hell will not overcome it. I will give you the keys to the kingdom of heaven...*

Matthew 16:18

*<sup>18</sup>Then Jesus came to them and said, "All authority in heaven and on earth has been given to me....And surely I am with you always, to the very end of the age."*

Matthew 28:18, 20



*Time for Reflection: Your vision statement should be short, clear and concise. You should repeat it often until everyone gets it. What's your mission / vision statement for your congregation?*

## **C. Communicate the ministry and not the budget**

*Budget - a wall of worry, a point of contention, or a road of trust?*

1. Understand the financial goal of the congregation

It's **NOT** about

- getting a safe savings or ending in the year in the black
  
- efficiency or balanced budgets

It **IS** about

- growing individuals
- grasping the opportunities for ministry
- what growing Christians can do together to impact the lives of others
- showing trust and honor to God in carrying out his purposes for us

2. Understand the role of the budget – It is a spending (not giving) guide. It is the directive for treasurer (and leaders of ministry) on how to spend money according to the congregation's ministry focus. Let the budget be a tool to help you manage – not bury you in details and controls.

3. Develop your ministry plans first

Questions to ask ....

- a. What will it cost to fully fund an outreach budget that reaches out to our community?
- b. What is a full ministry staff for our congregation and our school
- c. What is a reasonable and honoring compensation package for our called workers?
- d. What portion of our offerings will our congregation give to ministries outside the congregation, especially to our Synod and its work of training called workers and opening new home and world missions?

4. **Understand the importance on how you convey the “budget”**

*This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God...In their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!*

2 Corinthians 9:12-15

- Realize the impact of terminology

- Picture the people you hope to touch with your ministries
- Use storytelling to convey the ministry plan
- Make wise use of reporting
  - Quarterly statements
  - Bulletins?
  - Meetings



**What is missing in identifying, planning, communicating, or ownership of the vision of your congregation? List the priorities you need to work on.**

- 1.
- 2.
- 3.

Main Action Items	Person/Group Responsible	Date Due

# SESSION THREE: 30 minutes

## Plan for Year-round Stewardship Teaching

### A. Understanding the Life of a "Steward"

How do you explain stewardship?

*Who is the faithful and wise manager, whom the manager puts in charge of his servants to give them their food allowance at the proper time? It will be good for that servant whom the master finds doing so when he returns.*

Luke 12:42

- A steward is ...

### B. Aim to raise up the hearts of your people in joyful generosity

Jesus said, *"Where your treasure is, there your heart will be also."* Matthew 6:21.

#### Three guidelines for offerings

1. **Priority** = first fruit giving (to God first and living wisely with the rest)

*<sup>6</sup>"If I am a father, where is the honor due me? If I am a master, where is the respect due me?" says the LORD Almighty...When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you?*

Malachi 1:6-8

*Honor the LORD with your wealth, with the first fruits of all your crops.*

Proverbs 3:9

- *Discuss ways to approach "priority" or first fruit giving.*
- *How do you personally make first fruit giving a habit?*



2. **Personal**= freewill giving (each giving cheerfully from the heart)

*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.*

2 Corinthians 9:7

*On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.*

1 Corinthians 16:2

- *Discuss ways to help make giving a personal, planned action.*
  
- ***An annual stewardship emphasis can help your people get into the habit of first fruit giving.***

3. **Proportional** beginning with an understanding of percentage giving

*On the first day of every week, each one of your should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.*

1 Corinthians 16:2

*...according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

2 Corinthians 8:12

*What percentage should I offer?*

***Considering the tithe (10%+ of income) as an initial goal***

- Matches the biblical example of giving from early on (Abraham, Jacob)
- Useful as a benchmark for people of grace who see beyond the Old Testament law requirements
- Brings a new level of personal joy and blessing


*Return to me, and I will return to you," says the LORD Almighty...Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.*

God through Malachi (Malachi 3:7, 10)

School of Stewardship – Minnesota District

***Feeling free to give above the tithe (generous giving)***

- Consider the abundance God has given you
- Consider the standard of living God intends for you to live
- Consider the potential impact all your gifts can make for others

 ***Time for Reflection:*** (Q & A and notes for immediate action)

**C. The leadership for a stewardship effort**

1. **Establish a team or director** to create awareness and make a financial ministry sustainable.
2. **Provide spiritual growth time** for the leadership in the area of “stewardship”
3. **Do analysis and set benchmarks** for stewardship development – *a look at your congregation and the faith response of God’s people.*
  - Estimate the giving potential
  - Track the levels of giving
  - Consider what the lifestyle in congregations communicate – spiritual commitment or personal convenience.
4. Think and **plan in view of the personality and size** of your congregation

## 5. Set up a 12 month planning calendar

## 6. Delegate tasks

- Take bite-sized steps in organizing your stewardship ministry
- Build a strong volunteer base



*Time for Reflection: Human resources are more valuable than financial resources. Where in your congregation's ministry are your "best people?" What kind of person will you recruit for your stewardship team?*

## D. Teach stewardship consistently through many channels

Growing and developing the proper giving attitudes and heartfelt generosity does not happen overnight but is a life-long process. It does happen as Christ works in the hearts of people. This is no place for manipulation, deception or hidden agendas but "teaching, rebuking, correcting and training in righteousness" so the disciple of Jesus may be "fully equipped for every good work" (2 Timothy 3:16-17).

### 1. Maximize Pastoral messages – consistent messages throughout the year

- Sermons
- Pericope readings
- Bible classes

### 2. Use Routine Opportunities to Teach

- Annual stewardship emphasis (*more on this in session four*)
- Offerings (Invitation before / prayer after)

- Every Member Visits
  
- Consultations with the pastor in his office ....

### **3. Provide Courses and Seminars on Personal Finances – focused training**

Use as

- Routine training for membership
- After Membership (BIC) course
- Evangelism tool
- For special groups (*Singles, single parents, small groups, newlyweds, families, seniors*)
- Stewardship habits for youth
- Stewardship training for children



**Identify priority tasks in developing your 12 month plan and assign them to a month**

Month (date)	Main Action Items	Person/Group Responsible

# SESSION FOUR: 30 minutes

## Provide Clear Options for a Giving Heart

I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it...When I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only...you sent me aid again and again when I was in need. Not that I am looking for a gift, but I am looking for what may be credited to your account...I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.

*Philippians 4:10-18*

### A. Christians have different opportunities and different habits of giving

1. Abraham gave a tenth in thanksgiving for the victory that God gave him.

Genesis 14: 18-20: Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything.

2. David and his leaders give for the building of the temple

1 Chronicles 29: 6-7: Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king's work gave willingly. 7 They gave toward the work on the temple of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze and a hundred thousand talents of iron.

3. God has given each of us different gifts. To some he has given the gift of generosity.

Romans 12: 6-8: We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully.

## **B. Over and Above Giving – Planned Giving**

“Planned giving is the grateful, intentional management of God’s blessings to care for family and to honor the Lord with offerings for his kingdom work both now and at life’s end. This process will typically involve assistance from a WELS Christian Giving Counselor, WELS Foundation, a CPA, a financial advisor, attorney or other professional advisor.

1. Some of your members have been blessed with wealth above and beyond their needs. Have you given them opportunities to discuss their options for giving with a professional Christian giving counselor?
2. Some of your members love to give to special needs and for special occasions. Are those opportunities made clear to them?

*For further information, please see Addendum C.*

## **C. End of Life Giving – Estate Giving**

1. Many Christians do not plan what is going to happen to their accumulated wealth when they die. Who makes that decision if that is the case?
2. Careful estate planning with all of the tax implications is good stewardship. We owe it to our people to provide them with the opportunities to learn from Christian giving counselors.
  - Do you have resources in your congregation that can help with this?
  - Is it on your yearly calendar to offer this to your members?
  - Have you made use of the WELS giving counselors? What is the advantage of having someone come from the outside?

*See Addendum C for further information on estate giving.*

## D. Organize the Congregation to Receive Special Gifts

1. Establish and Maintain a Congregation Planned Giving Committee
2. Make use of the “Congregation Planned Giving Committee Manual” from the Ministry of Christian Giving and seek guidance from your WELS Christian Giving Counselor
3. Establish permanently (endowed) and temporarily restricted funds to serve as targets to receive planned gifts and estate gifts.
4. Determine clear policies to administer the gifts and consider utilizing the WELS Foundation Endowment Fund management service.

Share what you have experienced in the area of planned gifts and endowments.

## E. Building a relationship with those who are giving or will give

1. Help each understand their special privilege to give

*And who knows but that you have come to royal position for such a time as this..*

*Esther 4:14*

2. Help each understand the special benefits of giving

*A generous man will prosper; he who refreshes others will himself be refreshed*

*Proverbs 11:25*

*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.*

*Luke 6:38*

3. Provide various giving opportunities to touch the different types of givers. Some give in steadfast, regular ways (marathon runners) compared to those who give generously in short-term, highly intensive ways (sprinters)
4. Personally invite those whom God has gifted with the heart and means for special gifts



*We have different gifts, according to the grace given us. If a man's gift is...contributing to the needs of others, let him give generously.*

*Romans 12:6,8*

## 5. Get Assistance:

- WELS Christian Giving Counselors (CGCs) from the WELS Ministry of Christian Giving (MCG)—rely on him for:
  - Information, guidance, and resources
  - Christian Estate Planning Seminars/Giving Workshops
  - Person to person visits with donors seeking help
  - Assistance in starting and maintaining a Planned Giving Committee and an Endowment Fund

Find your Christian Giving Counselor online at [wels.net/christian-giving/giving-counselor-directory](http://wels.net/christian-giving/giving-counselor-directory) or by calling the WELS Ministry of Christian Giving at 800-827-5482

- WELS Foundation

For more information find them online at [welsfoundation.net](http://welsfoundation.net) or call 800-752-8940

- WELS Investment Funds (WIF)

For more information go online at [welsfunds.net](http://welsfunds.net) or call 877-888-8953

## F. Over and Above Giving – Capital Appeals

### 1. Types of capital appeals

- Land/Building Program
- Ministry Initiative
- Debt Elimination

### 2. Capital Appeals – Impact, Timing and Approach

School of Stewardship – Minnesota District

- Advance Planning/Material Preparation
  - Seek major gifts or challenge gifts in the first phase
  - Launch the main part of the appeal in September or October
  - Stay focused on Gospel motivated giving
3. Capital Appeals – Dealing with the debt. Guidelines for taking on debt:
- a) Debt repayment should not be more than 25% of your ministry costs
  - b) You should not borrow more than 1-2 times what is pledged
  - c) You probably can afford between \$ 2,000 and \$ 3,500 per communicant
- Responses to recurring debt:
    - ☛ *What happens when a church is held back by fear of debt?*
    - ☛ *What can happen when a church takes on too much debt?*
- 🕒 **Time for Reflection:** (Q & A and notes for immediate action)

## E. Wise Use of the Gifts of God's People

*<sup>18</sup>And we are sending along with him the brother who is praised by all the churches for his service to the gospel. <sup>19</sup>What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. <sup>20</sup>We want to avoid any criticism of the way we administer this liberal gift. <sup>21</sup>For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men.*

2 Corinthians 8:18-21

## 1. Honor the gifts by administering the budget faithfully

- Consider the **choices available** to the giver

🗨️ What can you do to insure proper handling of money?

🗨️ What **software** have you found useful (or other clear tracking and reporting methods)?

### Steps to take to insure integrity in handling finances

- Careful selection of personnel
- Clarify responsibilities and procedures (at least two people with offerings until they are deposited)
- Ensure accountability (receipts, paper trail, reconciled accounts, etc.)
- Avoid misuse of designated funds
- Look for wise purchasing and ways to reduce expenses (minimum of 3 bids for any significant purchase)
- Provide an independent review of finances (audit)

## 2. Manage Investments Wisely

- Sell securities in a timely way and don't speculate on the market
- Seek competitive interest rates for short term money (less than five years) in money market funds and certificates of deposit (Consider using the WELS Church Extension Fund)
- Invest longer term monies (five or more years) in a balanced mutual fund portfolio such as WELS Investment Funds (WIF)

## 3. Create a culture of generosity – with Gospel motivation and thankfulness

🕒 **Time for Reflection:** (Q & A and notes for immediate action)



**Formulate 3 priorities in setting up or increasing special giving opportunities to your congregational members**

Main Action Items	Person/Group Responsible	Date Due

# WRAP UP – Building the Plan for Your Congregation

## PREPARE FOR ACTION

1. Evaluate what you are presently doing in Stewardship
2. Collect your ideas from each session



Finish a first draft of a potential stewardship process in your congregation. Write down the 3 main long-range goals. Then list 5 specific things you will work on first

## Three Main Long-Range Plans that emerged from your discussions

1. -
2. -
3. -

## Five Short-Range Plans you can work on (within one year)

1. -
2. -
3. -
4. -
5. -

GET STARTED – think through...

- Priority – timeline for action
- Resources needed
- Persons assigned and accountable for developing
- Further training planned
- Follow-up plans to make sure you can reach your goals

Main Action Items	Person/Group Responsible	Date Due

**MONTHLY PLANNING CALENDAR**

<i>Month</i>	<i>Stewardship Focus</i>	<i>Main Action Items</i>	<i>Person Responsible</i>

**Appendix A**  
**FUNDING A CAPITAL CAMPAIGN – A Leader’s Role**  
**(Suggestions from WELS Ministry of Christian Giving)**

**1. Good case statement (see examples from past or other ministries)**

- a. Reviews past activities (especially God’s blessings to/through the congregation)
  - Former capital projects
  - Fruits of those projects
- b. Reveals realistic need for project
  - Space
  - Environmental
  - Replace older buildings
  - Finances
- c. Rejoices in realistic blessings that will come
  - Energy efficiency
  - More people served (all generations benefit)
  - More efficient and effective rooms
- d. Testimonials-brief and to the point (photos/diagrams are better than words)
  - Pastors, teachers and staff ministers
  - Students and parents
  - Members

**2. Realistic offering encouragement plan**

- a. Realistic goal including all contingencies (twice annual offerings is conservative)
- b. Gathering the funds
  - It’s suggested that it be the (senior) pastor’s role to gather the first 50% of gifts/commitments. With a trusted committee, study the giving patterns of members to determine who is first visited.
  - Determine how many visits you can do with minor disruptions of your ministry. If applicable, enlist clergy in congregation/area to assist with preaching, teaching, etc.
  - Second level of gathering funds is by area captains.
  - Third level can be an every member appeals via mail, phone and/or email
  - Type of gifts:
    - Cash
    - Stocks/bonds (have a stock broker available)
    - Life insurance
    - Jewelry
    - Vacant land
    - Real estate
    - Estate plans
- c. Gatherings
  - Estate Planning Seminars (A review of God’s abundant blessings often leads to current gifts. We suggest three Christian estate planning seminars during the campaign.)



- Groundbreaking
- Cornerstone laying
- Dedication

### 3. The visitation

- a. One on one
  - In the homes of members if possible. (Restaurants, your/their office also work)
  - Set goals
    - Number of calls you intend to make per week
    - Number of cash gifts and possible total
    - Number of promised gifts and possible total
    - Recording of each call in a confidential place for your personal reference. (Shepherd's Staff)
  - The actual call
    - Any time of the day works for most donors
    - No more than 4 calls/day
    - The call itself
      - Greeting, small talk about family, business, etc.
      - Case statement.
      - Ask them to consider an immediate gift of cash, stock, land, other appreciated assets.
      - Ask them to consider a one/two/three year commitment.
      - Assure them of confidentiality.

### A few construction thoughts

1. Clerk of the works
  - Member of the congregation
  - Someone very familiar with the trades
  - He is the main intermediary between congregation, building committee, called workers and the builder/contractor etc.
  - NO ONE is permitted to go the contractors or workers; instead they consult with the Clerk of the Works.
  - Keeps the peace and good will between the contractor/subs and congregation.
2. Weekly construction update
  - Preferably written by the clerk
  - In the church bulletin, newsletter, etc.
3. Weekly reminders of the need to fund the building written by the pastor or the building committee chairman.
4. Examples
  - Cornerstone Stewardship (Jeff Davis) <http://joyfulgiving.net/>
  - The James Company, 1034 E. Ogden Ave., Milwaukee, WI 53202; 414-272-0101
  - Growth Design, 225 E. St. Paul Ave., Milwaukee, WI 53202; 414-224-0586
  - Grace Works, Robert Rogalski, Box 2422, Sun City, AZ 85372; cell: 623-521-6446; [RTRogalski@aol.com](mailto:RTRogalski@aol.com)

## Appendix B: BEST STEWARDSHIP PRACTICES

1. Make stewardship a part of worship. Don't teach stewardship only on "\$tewardship \$unday." Instead, allow the periscopes to determine on which Sundays you will teach this to your people. It keeps people from compartmentalizing stewardship into one Sunday of the church year.
  - a. Some Sundays you can use are Pentecost 6A, 10A, 11A; Pentecost 21B; Pentecost C7, C11, C12 C18, C19, C23
  - b. How about bringing back the offering prayer as we give our offerings to the Lord? It can easily remind us that our gifts are really a giving of ourselves as a first fruit offering.
2. **Make stewardship a matter of the heart and not just about raising money for the "needs" or "deficits" of the church. God doesn't need our money. He is honored when we give 100% ourselves and our money in service to him. What percentage of that 100% will you designate as an offering of thanks?**
3. The pastor should teach at least one lesson on stewardship in his Bible information class. New Christians are excited to give themselves to their new faith. But no one ever taught them how to give generously and from the heart. Don't forget to do a "new member orientation" for transfers as well as BIC class members which will include information about your church's plan to use their gifts.
4. Pastors and lay leaders determine what kind of financial training program will be offered to members of the congregation, and do it at least once a year. Examples: Heart in Focus, Dave Ramsey, "Stewardship" by J. Ziesmer, etc.
5. The pastor reviews the giving of the church members annually, the same way he would review their communion attendance. Remember that this is a spiritual issue. He invites those whom he feels would benefit from a conversation about financial stewardship training, either one on one or in groups. This is low key and not publicized.
6. The pastor and the leaders determine what the congregation will do to teach the members about deferred and planned giving. This should be on the calendar every year. In conjunction with this, the congregation should be ready to receive large gifts that are carefully managed (Endowment Fund, project list, etc.). The pastor and the leaders invite people intentionally to presentations and seminars that are given.
7. Some aspect of stewardship, including time, talents and means of grace participation, should be offered at least once a year in Bible class.
8. The congregation is a good steward of the gifts entrusted to her by God and by God's people. This includes:
  - a. An annual audit of all the books in the congregation. This should be done by competent individuals who can understand the treasurer's book keeping system. It should also include all funds the congregation owns, including the youth group, ladies, etc.

- b. Church gifts should be counted promptly and recorded accurately. Good practices include more than one set of unrelated hands to count the offerings, a competent person to record the offerings, etc.
  - c. Faithful and clear reporting of how the congregation's money is being spent. The budget should clearly reflect the congregation's ministry. Encourage people to give FROM what God has given them to accomplish God's purposes. We don't give to balance a budget!
  - d. Worship folders never print "needs / offered" information. This trains our people to not give FROM what God has blessed them. Keep financial talk as a "private conversation" that is given to members only who want to know how their church is doing financially.
  - e. It would be wise for a congregation to have an emergency fund in much the same way David Ramsey / Heart in Focus teaches families to do the same. For a congregation that worships 100 this might be from \$50,000 - \$100,000. This would avoid the annual (or more often) "money desperation" talk with the congregation. The challenge is to repay it when it has been depleted.
9. The congregation's budget process is faith-filled and realistic.
- a. Determine the giving potential of your congregation by multiplying the number of ACTIVE giving units times the annual median income of your area times 5%. How does that compare to your actual budget of anticipated income?
  - b. Plan ministry, then budget. Build the budget based on the ministry you want to do under God's grace. Committees can offer the budget committee different levels of needs so that decisions can be made by the budget committee on what can be funded and what can wait.
  - c. Let each area of ministry manage its budget. It is frustrating to the active members in the congregation involved in ministry if every step they take has to receive permission from the council.
  - d. When tough decisions have to be made, share the burden so that it does not all fall on the salary of the called workers or the mission offerings. If you freeze the salaries, can you challenge your leaders and your members to give their raises for the year over and above their regular offerings?
  - e. Be realistic in your budget when it comes to your school. If you have 20 students in your school and four teachers and you are using over 50% of your budget for those 20 students, but not paying your called workers an acceptable salary, is that good kingdom balance?
  - f. Make sure you make the ministry of the congregation known to your members. Plan for an annual "state of the congregation" address in January in which you lay out the plans of the congregation in broad terms so that people can get behind the plans – with their time, their talents, and their treasures.
10. Congregations give their people plenty of opportunities to give.

- a. Be careful that you don't stuff your envelop box with lots of extra envelopes. You want to train your people to give FROM a generous heart and FROM an abundance that God has given them. Having said that ...
- b. Have a list of special projects or funds that are not part of the core ministry of the church. You will find that people who give generously from the heart also want to express their thanks to God in giving to special projects that are dear to their hearts.
- c. Offer different avenues for receiving gifts from members. Some love the envelopes. Some love EFT transfers from their account to the church's account. Some churches even offer credit card options, which people use like a checking account. Do you know how your people want to give?

**Addendum C**  
**Planned Giving and Estate Giving**

## **A. Over and Above Giving – Planned Giving**

**1. First emphasize the importance of the regular, proportionate giving in support of the congregation's ministry as a basic foundation**

**2. What is a planned gift?**

“Planned giving is the grateful, intentional management of God’s blessings to care for family and to honor the Lord with offerings for his kingdom work both now and at life’s end. This process will typically involve assistance from a WELS Christian Giving Counselor, WELS Foundation, a CPA, a financial advisor, attorney or other professional advisor.”

- a. Planned gifts may be immediate gifts
  - i. Transfer of stock, real estate, crops or other asset
  - ii. Gifts of coins, collectibles, artwork
- b. Planned gifts may be deferred gifts - established now resulting in a gift at a future date
  - i. Through estate plans
  - ii. Through gifting instruments (i.e. charitable gift annuity, remainder trust which provide an income stream for a period of years, with the remainder amount as the gift
  - iii. Through beneficiary designations on life insurance, retirement funds, mutual funds and more
- c. Planned giving is often used separately from estate planning as part of wise personal financial planning
  - i. Tax-wise use of deductions
  - ii. Use of the best type of asset to accomplish the donor’s goal
  - iii. Beneficial use of financial tools
    - Convenience in making gifts (donor advised fund)
    - Donor-established endowments
- d. Planned giving is often used separately from estate planning as part of retirement planning
  - i. May provide a life-long steady stream of income
  - ii. May provide a life-long stream of income with growth potential
  - iii. May turn a non-income or low income producing asset into an income stream
  - iv. May be used to offset taxes resulting from retirement
    - Severance package
    - Highly appreciated company stock
    - 401K to Roth IRA conversion

### **3. Christian giving counselors and planned gifts**

- a. WELS congregations support the ministry of Christian giving through their synod missions offerings
  - i. There is no cost for the service of a Christian giving counselor
  - ii. Christian giving counselors are paid according to synod code, not by sales or commission
  - iii. Each WELS congregation has a Christian giving counselor assigned to it
- b. Christian giving counselors assist congregations
  - i. Stewardship presentations
  - ii. Ways to make current gifts
  - iii. Estate Planning seminars
  - iv. Congregational Planned Giving Committee assistance
  - v. Planned giving promotional materials
- c. Christian giving counselors assist individuals
  - i. Gospel-centered, confidential consultation for current gifts
  - ii. Gospel-centered, confidential consultation for planned gifts
  - iii. Gospel-centered, confidential consultation for estate planning and estate gifts

### **4. Benefits of planned giving in your congregation**

- a. Personal benefits
  - i. Considers both family and the kingdom in a balanced way
    - 1. Gift counselors help donors think through their goals
    - 2. Inform the Christian of options and financial tools of which he/she may be unaware
    - 3. Involve a gospel-centered, confidential conversation about family/ministry balance
    - 4. Assist in coordinating Christian giving with special needs in the family, i.e. disability, addictions, spendthrift heirs
  - ii. Planned gifts often benefit both the donor and ministry from the same gift
    - 1. Joy and peace of mind that the gift for the Lord's work has been arranged
    - 2. Joy and peace that a bequest and/or income stream for heirs has been arranged
    - 3. Planned gifts maximize tax advantages for the donor
      - a. Used to offset high income years from sale of crops, real estate, stock, or other appreciated assets
      - b. Used to minimize tax on highly appreciated assets
  - iii. Planned gifts may provide an income to the donor as well as a gift to the Lord's work from the same gift
  - iv. Planned gifts may provide an income to the donor, then an income stream to children/others, then a gift to the Lord's work, all from the same gift
  - v. Planned giving can be done anonymously

- vi. Planned giving uses the best asset for providing for family as well as for ministry (charity) to minimize taxes and maximize assets given to both
- vii. Gives witness to family and friends of the Lord's importance in your life
  - 1. Planned gifts are thought-through gifts expressing love for our Lord
  - 2. Planned gifts are often larger gifts expressing love for our Lord
  - 3. Planned gifts providing an income stream from our WELS Foundation remind heirs for many years of the donor's love for our Lord
  - 4. Planned gifts in the form of endowments for ministry perpetually express love for our Lord
- viii. Allows you and your family to maximize tax advantages
  - 1. Planned gifts match the best asset to the purpose of the gift
  - 2. Planned gifts enable a donor to use a deduction over a period of years
  - 3. Planned gifts offer special tax-wise gifting instruments
  - 4. Planned gifts may enable a donor to remove an asset from his/her estate

b. Congregational benefits

- i. Planned gifts give congregations special opportunities to further their gospel ministry
  - 1. Planned gifts are often "special occasion" gifts, such as a
    - a. Portion of inheritance
    - b. Sale of real estate
    - c. Sale of appreciated stock/large harvest
    - d. Life's end estate gift
    - e. Gift of a business/business interest
  - 2. Planned gifts are often "over and above" gifts
  - 3. Planned gifts are predictable
    - a. Endowment income
    - b. A gift given during lifetime set to be received after a period of years of income
  - 4. Planned giving may enable a donor to make a significant gift without threatening on-going faithful stewardship in the congregation
- ii. The benefits seen in a planned gift will encourage others to do the same thing
  - 1. Some planned gifts support designated on-going ministry
  - 2. Some planned gifts fund new or expanded ministry
  - 3. Endowments supplement ministry funding
  - 4. Members the joy and satisfaction of having set up a gift with others

5. Members share the appreciation of help offered by a counselor with others
6. Members share their appreciation of the gift instruments offered by the WELS Foundation with others

## 5. Types of gifts and different ways of charitable gifting

(Confer “*Different Ways to Make Planned Gifts*” from the WELS Foundation for an overview)

*Cash* – tax-wise giving strategies

*Appreciated Assets* – dealing with capital gains

*Life Insurance* – more than one way to use it to make a gift

*Wills and Trusts* – wisely stewarding assets for family and ministry

*Retirement plans* – a tax-wise asset for easy charitable gifts

*Legacy Charitable Remainder Trust* – tax-wise income stream for heirs

*Charitable Gift Annuities* – income in retirement and a gift for the Lord

*Charitable Remainder Trust* – tax-wise for appreciated assets plus income for life and, if desired, for heirs

*Donor Advised Fund* – Tax-advantaged gift now and donor “advises” distribution into the future as desired

*Endowments* – annual distributions provide ongoing financial support

## 6. Encouraging planned giving as a tool for wise stewardship

- a. Your congregation’s Christian Giving Counselor is available to guide you
  - i. Without cost
  - ii. Explains the concept of encouraging planned gifts
  - iii. Offers expertise
    1. Materials and experiences of other congregations
    2. A coach to help your congregation begin
    3. Year-round consulting
    4. Individual gift planning
- b. The WELS Congregational Planned Giving Manual is available to guide you
  1. Basic operational policies
  2. Sample constitutional paragraphs
  3. Sample gift acceptance policy
  4. Sample investment policy
    - a. WELS Foundation
    - b. WELS Investment Funds
  5. Sample gift acknowledgement and receipting
  6. Sample promotional calendar



## **B. End of Life Giving – Estate Giving**

### **1. Teach Estate Gifting**

- a. Acknowledge estate gifts with thanks
- b. Ask members to remember the Lord's work in their estate planning
- c. Use the "Planned Giving Reproducible Resources" on "Connect" in bulletin and newsletter announcements
- d. Include estate planning in the annual stewardship awareness
- e. Ask your Christian giving counselor to present a Christian Estate Planning Seminar in your congregation at least once every 3 – 4 years.
- f. Speak about your own joy in setting up a bequest for the Lord's work

### **2. Ways in Which Estate Gifts Can Be Made**

- a. Wills
- b. Revocable Living Trusts
- c. Gifts offering an income stream during life
  - i. Charitable Gift Annuities
  - ii. Charitable Remainder Trusts
- d. Gifts which also provide an income as part of an inheritance
  - i. Charitable Remainder Trusts
  - ii. Legacy Charitable Remainder Trust
- e. Beneficiary designations on
  - i. Retirement accounts
  - ii. Life Insurance
  - iii. Stock accounts
  - iv. Mutual Fund accounts
  - v. Certificate of Deposits
  - vi. Church Extension Fund accounts
- f. Payable on Death (POD) designations on
  - i. Savings Accounts
  - ii. Checking Accounts

*(Study "Estate Planning for the Christian Steward" available from the WELS Foundation)*

### **3. Organize the Congregation to Receive Special Gifts**

- a. Establish and Maintain a Congregation Planned Giving Committee
  - i. Make use of the "Congregation Planned Giving Committee Manual" from the Ministry of Christian Giving
  - ii. seek guidance from your WELS Christian Giving Counselor
- b. Establish permanently (endowed) and temporarily restricted funds to serve as targets to receive planned gifts and estate gifts.
- c. Determine clear policies to administer the gifts and consider utilizing the WELS Foundation Endowment Fund management service.
- d. Share what you have experienced in the area of planned gifts and endowments.

## Appendix D – Congregational Pre-work

- **Present membership**

\_\_\_\_\_ Communicant members  
 \_\_\_\_\_ Total Number of households

- **Track your finances for last five years**

<b>Budget Income</b>	<b>-1</b>	<b>-2</b>	<b>-3</b>	<b>-4</b>	<b>-5</b>
Total					
Offering Portion					
School Portion					
<b>Budget Expense</b>					
Total					
Church Portion					
School Portion					

- **Last year’s Budget**

- Bring copies of last year’s budget as it was originally approved.
- Bring a copy of last year’s final financial report

- **Congregational Debt**

- Your congregation’s present operating debt \_\_\_\_\_
- Your congregation’s capital debt \_\_\_\_\_

- **Chart giving patterns in your congregation:** Track the giving of the membership. If you already have categories you follow (or that match your software), use that. If not, track using the following WEEKLY giving categories.

Total number of giving units \_\_\_\_\_

- \$0.00 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$1.00 – \$4.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$5.00 – \$9.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$10.00 – \$24.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$25.00 – \$49.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$50.00 – \$74.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$75.00 – \$99.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$100.00 – \$149.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$150.00 – \$199.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$200.00 – \$299.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$300.00 – \$399.99 = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %
- \$400.00 + = \_\_\_\_\_ (# of giving units) and \_\_\_\_\_ %

The top 5% of our giving units gave \$ \_\_\_\_\_ or \_\_\_\_\_ % of our income

The next 5% of our giving units gave \$ \_\_\_\_\_ or \_\_\_\_\_ % of our income

The next 5% of our giving units gave \$ \_\_\_\_\_ or \_\_\_\_\_ % of our income

The next 5% of our giving units gave \$ \_\_\_\_\_ or \_\_\_\_\_ % of our income

• **Estimate the giving potential:**

**Generic method:** multiply the number of families in your church by the median family income in your area.

Median income = \_\_\_\_\_ x \_\_\_\_\_ # of families = \_\_\_\_\_

• **Brief record of stewardship over the years** (Check all that apply and put multiple checks besides those that were done more than once)

	Annual or quarterly statements		Mail-in offering envelopes
	Annual or quarterly membership directory		Annual stewardship drive
	Year-long stewardship calendar		Recent Estate planning seminar
	Recently received a bequest... how much and how used? _____ _____		Fund drive in last five years. What was the result? _____
	Used spiritual gift inventory		Use of time and talent survey
	Have a director of assimilation		Have a "minister of stewardship"
	Have a development officer for the school		Utilize estate planning services
	Endowment Fund? How much? _____		Bible class on stewardship
	Sermon series on stewardship		Special classes for family stewardship

• **Ministry Plan** (Please bring with you if available)

- Mission or vision statement:
- Strategic ministry plan

• **Job description of your stewardship committee or chairman** (bring along with you if you have one)

• **Policy handbook for endowment fund** (if you have one)