

Extravagant
GENEROSITY

The Heart of Giving

Practicing Faithful Stewardship



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This document represents the joint efforts of the Indiana Conference Gratitude Team.
The team was created at the request of Bishop Michael J. Coyner to help improve
stewardship practices in the local churches of the Indiana Conference.

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The Heart of Giving

The mission of the church is to build, form, and sustain disciples. The aim of stewardship development is not to finance the church's annual operating budget but to change lives.

Giving is part of discipleship. Giving is part of our spiritual formation.

When God breaks in upon a sufficiently prepared people, a new generosity emerges – one that is outgoing, joyous, spontaneous, and free.¹

Every Sunday morning as a part of our worship we gather the monetary gifts of the people to do the work of God's kingdom. Often this part of worship is the "break" between other parts of worship and is not seen as a central part of worship or of our discipleship. And yet central to our worship is making a heart connection with God. Is not our giving a revealing of our hearts as well?

When we join The United Methodist Church we promise to uphold it with our prayers, presence, gifts, service and witness. Stewardship embraces how we give of our time, our talent, and our treasure. John Wesley taught how we "earn, save, and give" will reveal the **heart of a disciple**.

Stewardship is most often connected to money. Do we have enough? Are we giving enough? It is important to remember that our money and our commitment to caring for the earth cannot be separated. Money is the means by which we are able to care for the gifts of the earth and care for the people who live on the earth.

We tend to shy away from talking about money in the church and yet we know that Jesus talked a lot about money. Jesus didn't have just one story about money - He had many. He praised the steward who increased the owner's wealth and He encouraged people to share what they had with the poor. Jesus even made people uncomfortable by suggesting that a worker should be paid for a full day without working for a full day. Therefore, a stewardship sermon or annual pledge Sunday should just be the beginning of stewardship education in the church and not the end.

In Matthew 6:21 Jesus reminded us that *where our treasure is, there our hearts will be also*. These words are a guide for our discipline of stewardship. While it is true *that where our heart is, there will be our treasure* that is not what Jesus said. We do support ministry and causes that are dear to our hearts, but what Jesus is pointing us to is the discipline of putting our treasure where we **want** our heart to be. Jesus knew that we would put our money, time, and talent in places that are important to us. So when Jesus said to His disciples, "*Where your treasure is, there your heart will be,*" He was making an instructive plea to act on our faith.

If you want to be closer to God, then invest in the kingdom of God and your heart will follow. For most Christians this is not the first thing that comes to mind when we speak of stewardship. And so if we, as Christians, have been called to be stewards of our time, our talents, and our money, then as Christian leaders in the church we must be willing to do our part in educating others in the practices of stewardship.

The stewardship practices that are outlined in this document are proven disciplines that can help churches develop a robust stewardship program that will grow more grateful and generous hearts. Invest where you want your heart to be and your heart will follow.

¹Moser and Bauknight, editors: *First Fruits: Fourteen Sermons on Stewardship*. Nashville, Tennessee: Abingdon Press, 2003

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Each annual conference, as part of its responsibilities in the area of stewardship, is to educate the local church that tithing is the minimum goal of giving in The United Methodist Church.

The Book of Discipline of The United Methodist Church ¶ 629.5e

Extravagant Generosity has been identified as one of the five vital practices essential for a congregation to thrive, but how do we know that a congregation is actually practicing generosity let alone being extravagant?

Simply put Stewardship is a vital part of Christian discipleship. Managing life and God's entrusted resources calls for commitment and growth. Churches need to help individuals develop a biblical understanding of stewardship and help them find ways to implement those teachings in their daily living. This needs to not only happen through education, but also by example.

This **Stewardship Resource Guide** is intended to be used regularly for evaluation and planning the stewardship activities of the local church. The information available in this guide will help your church plan, measure, and promote basic stewardship activities. It is not intended to measure success and failure, but instead will *measure intent and activity*. Creating a balanced stewardship ministry is the goal of this plan. It is hoped that by using this guide the local church will be able to help individuals grow in their practice of extravagant generosity.

This Guide highlights five key areas of faithful stewardship: **Leadership, Education, Mission Support, Budgeting, and Accounting**. An introductory survey, **A Standard for Stewardship**, is provided to help you measure your church's stewardship activities. Following this survey, each of the five areas are highlighted with beneficial resources to assist your church. The resources provided may help you discover new ways to improve current actions or provide resources to begin new actions to improve the stewardship activities of the church. All of the activities listed are intended to be:

- Flexible in that they allow interpretation by each church
- Practical in that they relate to needs in all churches
- Challenging in that they encourage planning and implementation of new activities
- Comprehensive in that they cross the spectrum of stewardship practices within the church

This Guide is intended to help ensure that money and finances are a part of the stewardship conversation during the entire year. We acknowledge that stewardship is about more than just money, yet many churches struggle to take the steps in developing an effective stewardship ministry. We have discovered that churches that are financially healthy are the ones that consistently are achieving higher scores in all five of the key areas identified in the **Standard for Stewardship Survey**.

We hope that you will use this Guide to grow your stewardship program in all five areas. More importantly, we hope that your church's efforts will stimulate and encourage extravagant generosity by everyone as we seek to invest in God's kingdom building here on earth. May we each grow in the heart of giving as we learn to put our treasure in places where we desire our heart to be as well.

The Indiana Conference Gratitude Team

A Standard for Stewardship

Use this standard annually as a means to measure what is being done to promote good stewardship in your church.

Place a check mark by each activity in which your church is currently engaged.

Total how many check marks in each section for your score.

Determine areas for improvement and use the resource guide to start planning.

LEADERSHIP — SCORE _____ (resource information is available on pages 4-5)

- 1. Establish a separate Stewardship Committee
- 2. Provide training for Stewardship Committee members
- 3. Pastor preaches/teaches on stewardship at least once a quarter
- 4. Review and Evaluate Stewardship program of church based on a *Stewardship Standard Guide*
- 5. Plan and implement specific events to challenge members to grow in their giving
- 6. Seek outside counsel in developing stewardship plan for church
- 7. Develop an annual plan of stewardship as part of the church calendar year

EDUCATION — SCORE _____ (resource information is available on pages 6-7)

- 1. Develop and execute a financial stewardship education plan
- 2. Preach and Teach the theological basis for financial stewardship
- 3. Identify and Evaluate effective ministries to connect giving with ministry
- 4. Conduct faith-based financial literacy programs
- 5. Provide age-group appropriate stewardship education
- 6. Offer education related to estate planning (wills, trusts, planned giving) as an act of stewardship
- 7. Collect and share stories of faithful stewardship

MISSION GIVING — SCORE _____ (resource information is available on pages 8-9)

- 1. Support a missionary or mission project through special giving
- 2. Establish church specific mission goals and giving guidelines
- 3. Provide regular reports on mission goals and results
- 4. Incorporate missions as part of the worship experience
- 5. Conduct a Second Mile Giving Campaign
- 6. Support Conference through giving of the tithe
- 7. Support Local District through giving of designated offerings

BUDGETING — SCORE _____ (resource information is available on pages 10-11)

- 1. Involve laity in determining budget priorities
- 2. Evaluate and adjust the financial support of pastor(s) and church staff
- 3. Create, present, and adopt a budget through the action of the local church governing body
- 4. Provide a Narrative Budget to tell the story (past and future) of church ministries
- 5. Make budget information available to the entire church
- 6. Conduct an annual Stewardship Campaign
- 7. Administer and evaluate the financial budget on a regular basis

ACCOUNTING PRACTICES — SCORE _____ (resource information is available on pages 12-13)

- 1. Provide multiple means for people to give
- 2. Make regular financial and ministry progress reports to the church
- 3. Adopt a definite plan for receiving, counting, depositing, and disbursing church funds
- 4. Maintain appropriate records of all receipts and financial transactions
- 5. Record and distribute individual contribution statements
- 6. Conduct annual audit/review of financial records and practices
- 7. Ensure that persons handling church funds are bonded

Scoring: BASIC 4/7 in each section ADVANCED 6/7 in each section EXCELLENT: 7/7 in each section

Stewardship Resource Guide for Leadership

The practice of tithing is not merely about what God wants us to do, but about the kind of person God wants us to become. **Bishop Robert Schnase**

1. Establish a separate Stewardship Committee (BOD ¶ 258.4). The purpose of this committee is to focus solely on the ministry of stewardship within the church.

Guidelines for Leading Your Congregation: Stewardship by General Board of Discipleship

2. Provide training for Stewardship Committee members. Education and knowledge will help people lead others with more confidence. Training also provides a foundation for understanding stewardship as discipleship.

Annual training is available for Leadership: Contact Your District Office or Conference Office
Stewardship Training is also available through The United Methodist Foundation of Indiana

3. Pastor preaches/teaches on stewardship at least once a quarter. Stewardship is about more than just finances, but it will always includes finances. Some resources to assist with preaching:

First Fruits: 14 Sermons on Stewardship. David Moser and Brian Bauknight, editors. Abingdon Press, 2003

Sermon 50, The Use of Money. The Works of John Wesley: Volume 2.

A Spirituality of Fundraising. Henri J.M. Nouwen. Upper Room Books, 2010.

Ministry and Money: A Practical Guide for Pastors. J. T. Jamieson and P. D. Jamieson. WJK Books, 2009.

Giving to God: The Bible's Good News about Living a Generous Life. Mark Allan Powell. Eerdmans, 2006.

Speaking about Money: Reducing the Tension. Mark L. Vincent. Herald Press, 2001.

4. Stewardship program of church has been evaluated and reviewed based on a *Standard for Stewardship*. If you are reading this you have already achieved this — so put a check by it!
5. Plan and implement more than one event to challenge members to grow in their giving. Financial Stewardship is more than a once a year event. Providing additional means for extravagant generosity to be practiced can be helpful in teaching about stewardship and allowing people to practice giving. Take note that these special events are not about needs based giving but rather about learning to give generously.

29 Gifts: How a Month of Giving can Change Your Life. Cami Walker. Da Capo Press, 2009.

- Resources for collecting special offerings can be found at www.autom.com or www.cokesbury.com
- Provide unique giving events or activities like Bring in the Tithe Sunday or Miracle Sundays
- Legacy giving through estate planning and creation of Endowments. Resources to assist with this can be accessed through The United Methodist Foundation of Indiana

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6. Seek outside counsel in evaluating and developing a stewardship plan for your church. It is easy to become fatigued and caught in the cycle of doing the same thing. Fresh voices can stimulate new ideas.

Presentation/Training on Stewardship Ministry including Tithing, Capital Campaign and Endowment Development are available from The United Methodist Foundation of Indiana. Stewardship mentors are also available through The United Methodist Foundation of Indiana.

7. Develop an annual plan of stewardship as part of the church calendar year. In order to keep stewardship from becoming simply an annual event, a thoughtful plan to include stewardship in the year-round activities of the church needs to be developed. Some resources that can help include:

Celebrating the Offering. Melvin Amerson and James Amerson. Discipleship Resources, 2007.
The Church Finance Idea Book. Wayne C. Barrett. Discipleship, 1989
Ministry and Money: a Practical Guide for Pastors. Jamieson & Jamieson. Westminster John Knox Press, 2009.
Money Matters – Financial Freedom for All God’s Churches. Michael Slaughter. Abingdon Press, 2007.
Not Your Parents’ Offering Plate. J. Clif Christopher. Abingdon Press, 2008.
Whose Offering Plate Is It? J. Clif Christopher. Abingdon Press, 2010.
Rich Church/Poor Church: Keys to Effective Financial Ministry. J. Clif Christopher. Abingdon Press, 2012
Enough: Discovering Joy through Simplicity and Generosity. Adam Hamilton. Abingdon Press, 2009.
Bounty: Ten Ways to Increase Giving at Your Church. K. Miller and S. McKenzie. Abingdon Press, 2013.
Propel: Good Stewardship, Greater Generosity. Clayton L. Smith. Abingdon Press, 2015.
The Gratitude Path: Leading Your Church to Generosity. Kent Millard. Abingdon Press, 2015.
12 Months of Congregational Stewardship. Ronald J. Chewning. Stewardship Advisors.
Stewardship in the Small Membership Congregation. Clark Hargus. Ecumenical Center for Stewardship Studies.

Additional Planning Resources may be found at:

www.umfindiana.org

Fueling the future of ministry by leading Hoosier UM's into responsible stewardship for the future

www.gcfa.org

The General Committee on Finance of the United Methodist Church coordinates and administers financial resources, safeguards the legal interests and rights of the Church, and provides administrative resources to enable the fulfillment of the mission of The United Methodist Church

www.umcsgiving.org

Stories of how and why we give as United Methodists along with other stewardship resources

www.stewardshipresources.org

Provides resources that encourage the development of generous giving and faithful stewardship as transformational spiritual practices for Christian faith communities and their leaders

www.centerforfaithandgiving.org

The Center for Faith and Giving provides educational materials and serves as a conduit to other related resources that teach stewardship as a spiritual discipline

www.parishpublishing.org

Parish Publishing has dedicated itself to providing churches with effective stewardship resources for over 45 years and has developed many practical, affordable and successful tools to help you

Stewardship Resource Guide for Education

The practice of tithing...becomes a way of putting God first, an outward sign of an inner spiritual alignment.

Tithing challenges us to ask ourselves, 'Is my giving generous, or merely expedient?'

Do I give for practical reasons, to help the church or for spiritual reasons to nourish my spirit?'

Bishop Robert Schnase

1. Develop and execute a financial stewardship education plan. Learning to be a good steward will not happen by accident. A plan is needed to help people learn and discover the spiritual basis of giving.

Stewardship mentors are available through The United Methodist Foundation of Indiana.

Five Practices of Fruitful Congregations. Robert Schnase. Abingdon Press.

12 Months of Congregational Stewardship Ronald J. Chewning, Stewardship Advisors.

Bounty: Ten Ways to Increase Giving at Your Church. K. Miller and S. McKenzie. Abingdon Press, 2013.

Propel: Good Stewardship, Greater Generosity. Clayton L. Smith. Abingdon Press, 2015.

The Gratitude Path: Leading Your Church to Generosity. Kent Millard. Abingdon Press, 2015

2. Preach and teach the theological basis for financial stewardship because that is what Jesus did. We also need to do this to provide developing disciples a basis for understanding a Godly view of Money, stewardship, and discipleship. Teaching that money is not evil and that all we have comes from God is just the beginning

First Fruits: 14 Sermons on Stewardship. David Moser and Brian Bauknight, editors. Abingdon Press, 2003

Sermon 50, The Use of Money. The Works of John Wesley: Volume 2.

Enough. Adam Hamilton. Abingdon Press, 2012.

Shiny Gods. Mike Slaughter. Abingdon Press, 2013.

Treasure. Jacob Armstrong. Abingdon Press, 2015

A Spirituality of Fundraising. Henri J.M. Nouwen. Upper Room Books, 2010.

Ministry and Money: A Practical Guide for Pastors. J. T. Jamieson and P. D. Jameison. WJK Books, 2009.

Giving to God: The Bible's Good News about Living a Generous Life. Mark Allan Powell. Eerdmans, 2006.

Speaking about Money: Reducing the Tension. Mark L. Vincent. Herald Press, 2001.

Also Check out www.umcgiving.org for more ideas.

3. Identify and evaluate effective ministries in order to connect giving with ministry. Money will always follow mission. We must learn to better tell the stories of ministry for our church, our conference, our denomination.

Why we Apportion. Available at www.gcfa.com

Why We Give. Available at www.gcfa.com

The Fruitful Congregation Journey can assist churches. Contact: INUMC Church Development Office

The Narrative budget process will help tell the story of ministry (See Budgeting Item #4)

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4. Conduct faith-based financial literacy programs for your congregation/community. Teaching Stewardship is more than just giving. It includes earning, saving, and spending as well.

Earn. Save. Give. James Harnish. Abingdon Press, 2015.

Explore faith and money with John Wesley and discover simple rules for financial responsibility for all ages.

Financial Peace University www.daveramsey.com/fpu

This class will show you how to get rid of debt, manage your money, spend and save wisely, and much more!

Good Sense Ministry www.goodsensemovement.org

Create resources and experiences for churches, organizations and individuals to teach, train and support folks to become responsible and God-honoring with their financial resources.

Money Life www.crown.org

Sort through the clamor of worldly financial advice and point you back to the final word we need to hear most: God's.

Navigating Your Finances God's Way www.compass1.org

The COMPASS study stresses the scriptural basis for every financial decision we make.

5. Provide age-group appropriate stewardship education throughout the year. Remember to include all ages in the stewardship activities of the church. Educational opportunities exist throughout the year in the various age groups and activities of the church. Many of the resources mentioned in item #4 have curriculum available for children and youth.
6. Offer education on estate planning (wills, trusts, and planned giving) as an act of stewardship. Personal financial stewardship extends to all of life and giving extends beyond daily resources. There is stewardship responsibility to provide education regarding the spiritual nature of life decisions that can impact generations to come.

Resources available at the United Methodist Foundation of Indiana include:

- Presentation/Training on Stewardship Ministry
- Presentations regarding Capital Campaigns and Endowment Development
- Seminars on Basic Personnel Financial Planning
- Seminars on more advanced financial planning and tax wise giving
- Various planned giving brochures

7. Collect stories of faithful stewardship that celebrate the ministries the church and share them with your congregation regularly - each Sunday. Remain open to seeing what God is doing in your community and share those stories. Learn to continually tell the narrative story expressed in the budget and celebrate the good stewardship that happens everyday in the life of the church.

Celebrating the Offering. Melvin Amerson and James Amerson. Discipleship Resources, 2007

Stewardship Nuggets. Herb Miller. Abingdon Press, 2004.

Stewardship Resource Guide for Mission Giving

I look upon all the world as my parish; thus far I mean, that, in whatever part of it I am, I judge it meet, right, and my bounden duty to declare unto all that are willing to hear, the glad tidings of salvation. This is the work which I know God has called me to; and sure I am that His blessing attends it. Great encouragement have I, therefore, to be faithful in fulfilling the work He hath given me to do. His servant I am, and, as such, am employed according to the plain direction of His Word, 'As I have opportunity, doing good unto all men'; and His providence clearly concurs with his Word; which has disengaged me from all things else, that I might singly attend on this very thing, 'and go about doing good.' **John Wesley**

1. Support a missionary or mission project through special giving. In an effort to support mission needs outside your own congregation's ministries, it is suggested that each congregation research Advanced Special Giving and provide opportunities to give during the year to specific mission actions of the UMC.

Helpful websites - www.umcmmission.org and www.umcgiving.org

There are also six church wide special Sunday Offerings (BOD ¶ 263)

- Human Relations Day
- One Great Hour of Sharing
- World Communion Sunday
- United Methodist Student Day
- Peace with Justice Sunday
- Native American Ministries Sunday

2. Establish church specific mission goals and giving guidelines.

Work with the mission and the finance teams to determine which mission ministries have received funding and how much they have received. Examine each funded ministry through prayer and conversation with the mission team(s) and pastor(s) to see where God is calling your church to provide mission monies in this season of the church's life. Once the mission goals are set, determine how monies will be raised to meet those goals. The goals and the funding plan should be organized into a proposal for editing and approval by the mission and the finance teams.

3. Provide quarterly reports on mission goals and results of fundraising for those goals to the congregation.

One of these reports should provide a clear over-view of the annual mission plan as approved by mission and finance. A narrative budget for mission funding will help the congregation understand both the actual cost of mission giving, as well as how their monies, are fulfilling God's command for the care of others. As the church's tithe to the district and conference supports mission through our wider connection, at least one of these reports should be focused on reporting our conference and district missions. It is important for the people of the church to know all the ways their money is working to make a difference in the lives of others. Information about how church tithes are being used to support connectional mission work can be found on the website inumc.org and also from readings available at Annual Conference or District Gatherings.

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4. Incorporate missions as part of the worship experience of the congregation in intentional and inspirational ways.

The website through the General Board of Global Ministries (GBGM) is a place to find resources that can be helpful in incorporating mission ideas while inspiring people to embrace a mission heart in their giving and serving. www.umcmmission.org/Find-Resources

The UMC Holston Conference of Tennessee provides stewardship focused offering moments to use for every Sunday during the Year: www.holston.org/ministries/stewardship/programs/offertory-moments/

5. Conduct a Second Mile Giving campaign for at least one of the church's identified mission goals.

The Mission Resource Team has created a book called the Mission Giving Guide and Resource Book. It is available as a pdf document online at <http://www.inumc.org/missiongivingguideresourcebook>.

In Mission Together is a global partnership network. Find additional information here: <http://www.umcmmission.org/Get-Involved/Partnerships/In-Mission-Together>

For additional assistance in finding resources related to missions in the local church please contact: Allison Curts, Associate Director of Mission and Advocacy, Indiana Conference UMC 317-564-3250 office, allison.curts@inumc.org

- 6/7. Support United Methodist Missions and Connection through tithe giving (BOD ¶ 122).

What we can do together far exceeds anything we could do as one. Our missional giving is next door and around the globe. God calls us to care for one another. As members of the body of Christ, both individuals and churches are called to honor God's command to care for one another. Expressing Christian love by giving toward that purpose is mission giving. Teaching individuals how to live within the tithe can be demonstrated by the church doing the same.

Why We Apportion. Available at www.gcfa.com

Why We Give. Available at www.gcfa.com

Information about how church tithes are being used to support connectional mission can be found on the website: inumc.org and also from readings available at Annual Conference or District Gatherings.

Additional helpful websites: www.umcmmission.org and www.umcgiving.org

Stewardship Resource Guide for Budgeting

*Each year churches make a statement of faith in which they reveal that which is most important to them. This statement of faith usually is not declared on a Sunday morning, and quite possibly the majority of the church members never see or hear it. Nevertheless, the confession reveals the mission and everything else that the congregation values most. It is not a historic document or creed; this statement of faith is the annual operating budget. **Rev. Philip D Jamieson from Ministry and Money***

1. Involve laity in determining budget priorities based on the mission, values, and vision of the church. Request that each work team prepare and submit to the Finance Committee its own budget proposal, aligned with the church's mission/vision/priorities (BOD ¶ 258). Members of the work team must own their budget in order for them to fully support it. Additional Resources:

The Treasurer of INUMC – Jennifer Gallagher – jennifer.gallagher@inumc.org – 317.924.1321
Money Matters in Church: A Practical Guide for Leaders. Malphurs and Stroope. Baker Books, 2007.
The Church Treasurer's Manual: A Practical Guide to Managing Church Finances by Bruce Nuffer.
Basic Budgeting for Churches by Jack Henry.
Effective Church Finances by Kennon L. Callahan.
Ministry and Money: A Practical Guide for Pastors. Jamieson & Jamieson. Westminster John Knox Press, 2009.
The General Committee on Finance of the United Methodist Church resources: www.gcfa.org.

2. Evaluate and adjust the financial support of pastor(s) and church staff. Compensation for the pastor and church staff should be comparable to similar positions elsewhere. Staff members are expected to carry out their responsibilities competently and they should expect to be compensated appropriately for their services. Each worker is owed fair compensation. Creating individualized compensation plans for pastor and staff is an important act of stewardship for the local church. In addition to base salaries, the pastor(s) compensation package should include budgeted funds for reimbursable pastoral/business travel, continuing education, health insurance, pension contributions, etc. The Finance Committee should work in conjunction with the church's Staff Parish Committee to develop compensation packages for all staff.

The Treasurer of INUMC – Jennifer Gallagher – jennifer.gallagher@inumc.org – 317.924.1321
Review your church's financial history and evaluate your budget based on the Spending Benchmarks provided in INUMC Tithing Task Force Report Appendix #4 @ www.inumc.org/tithingtaskforce

3. Create, present, and adopt a budget through the action of the local church governing body (BOD ¶ 258). A budget reveals the priorities of the church and without a budget you have no roadmap for accomplishing the mission of the church. The budget should take into account expenses and planned income, both pledged and non-pledged. After the church adopts the budget through the action of the Church Council, the approved budget should be made available to the entire congregation.

The Treasurer of INUMC – Jennifer Gallagher – jennifer.gallagher@inumc.org – 317.924.1321
The General Committee on Finance – www.gcfa.org
Ministry and Money: A Practical Guide for Pastors. Jamieson & Jamieson. Westminster John Knox Press, 2009.
Money Matters in Church: A Practical Guide for Leaders. Malphury and Stroope. Baker Books, 2007.

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4. Provide a narrative budget to tell the stories, past and future, of church ministries. A narrative budget is a budget that tells the stories of the church's ministries. It describes the line items of a budget in story form with general financial data to support each category of ministry of the church. It is not a series of tables that quantitatively show the money expended. It is the story of the past and the future of each ministry area of the church with budgeted financial amounts included. First, think of the ministries and their stories and then think about disclosing the supporting amounts allocated for each.

Building a Narrative Budget @ www.centerforfaithandgiving.org.

Building a Narrative Budget @ www.wumf.org/stewBudgets.html.

INUMC Tithing Task Force Report Appendix #4 @ www.inumc.org/tithingtaskforce

Money Matters in Church: A Practical Guide for Leaders. Malphury and Stroope. Baker Books, 2007.

Discipleship Resources @ www.umcdiscipleship.org/leadership-resources/stewardship.

5. Make budget information available to the entire church membership. The budget must be transparent and available to all members of the church. The Finance Committee is responsible for spending the money entrusted to them by church members, and as such each member has a right to know what the plan is for spending that money.
6. Conduct an annual Stewardship Campaign that emphasizes the narrative budget and is consistent with the approved financial budget (BOD ¶ 258). A stewardship campaign should paint a picture of the church's past and create a vision for the future. Stewardship encompasses the effective use of all of the church's resources and one of them is money. While many professionally prepared programs are available, a locally designed program can be just as effective as long as it allows each participant to embrace the vision presented.

Stewardship: Nurturing Generous Living @ www.umcdiscipleship.org

Which Stewardship Campaign is Best for Our Church? @ www.wumf.org/stewCampaignsWC.html.

Generosity and Gratitude: A Suggested Stewardship Process @ www.inumc.org/generosityandgratitude

Treasure: A Stewardship Program. Jacob Armstrong. Abingdon Press, 2014.

Enough: Stewardship Program Guide. Adam Hamilton. Abingdon Press 2009.

Extravagant Generosity: Planning Kit. Tyler, Reeves, and Schnase. Abingdon Press, 2011.

Committed to Christ. Bob Crossman, Abingdon Press, 2012.

New Consecration Sunday Stewardship Program. Herb Miller. Abingdon Press, 2007.

Transformed Giving Program. John Ed Mathison. Abingdon Press, 2006.

7. Administer and evaluate the financial budget on a regular basis (BOD ¶ 258). Review the variances in both income and expenses and periodically evaluate the success of the budget plan. Report to the Church Council the financial progress of the church and if necessary propose adjusting and reforecasting the financial budget in consideration of the church's income, expenses/cash flow, and the success of the activities of the financially supported ministry areas in fulfilling the church's mission and priorities.

Tithing Task Force Report Appendix #4 @ www.inumc.org/tithingtaskforce

Money Matters in Church: A Practical Guide for Leaders. Malphury and Stroope. Baker Books, 2007.

Church Administration & Financial Manual. Crumroy Jr., Kuhawa, Witman. Church Publishing, 1998.

Stewardship Resource Guide for Accounting

*Any enterprise is built by wise planning, becomes strong through common sense,
and profits wonderfully by keeping abreast of the facts.*

Proverbs 24:3-4 TLB

*The scriptures make the danger of delay clear. It is that we may discover that we have run out of time.
The God who gives us each day as a treasure will require an accounting.*

Henry B. Eyring

1. Provide multiple means for people to give. Current studies show that offering electronic giving to a congregation causes charitable giving increase upwards of 5% annually.

*7 Reasons Churches Should Offer Electronic Giving Options Churchlawandtax.com
Electronic Giving vendor information – Vanco.com or SecurGive.com*

2. Make regular financial and ministry progress reports to the church. When information is shared regularly and freely it instills trust in the people that are entrusting you with their money. Donors want to know how their money is being spent and more importantly that it is making a difference.

*For a monthly or quarterly financial and ministry report – in summary in church bulletin or newsletter -
[Google Image search – Church financial Statement Template](#)*

3. Adopt a definite plan for receiving, counting, depositing, and disbursing church funds. Without written policies and procedures we are asking staff and volunteers to make subjective decisions about finances that are better resting with the leadership of the congregation. Every transaction in the church should be backed-up by a written and approved financial policy or procedure. This not only protects the church, but also provides protection for those involved in the financial transactions.

Sample written financial policies

Conference policies – [inumc.org/resources/journal/choose most recent year](http://inumc.org/resources/journal/choose%20most%20recent%20year)

Sample policies as used by local congregations – docs.arumc.org

Safeguarding the Financial Assets of Your Church – [inumc.org/finance/forms and resources](http://inumc.org/finance/forms%20and%20resources)

Finance-Funding Ministries that Nurture Persons in Their Faith, GUIDELINES series – cokesbury.com

4. Maintain appropriate records of all receipts and financial transactions. These will be important not only for historical purposes but also for legal purposes should the church find itself in any type of litigation or audit.

Record Retention document as published by GCFA – [gcfa.org/resources/record retention](http://gcfa.org/resources/record%20retention)

The Heart of Giving

5. Record and distribute individual contribution statements. Failure to do so could result in your church losing its 501(c)(3) or Not-for-profit status as a church entity.

IRS guidelines for contribution statements – irs.gov search publication 1771

Sample statement for donors - <http://www.nonprofitexpert.com/charitable-receipts-required>

6. Conduct annual audit/review of financial records and practices. This must be done as a requirement of the denomination and it is as much for the protection of the individuals handling the money of the church as it is for the protection of the assets of the church.

Local Church Audit Guide that is published by GCFA – inumc.org finance/forms and resources.

The Treasurer of INUMC – Jennifer Gallagher – jennifer.gallagher@inumc.org – 317.924.1321

7. Persons handling church funds are bonded. This is an insurance policy so that the church has some remediation for any losses due to an employee or volunteer mishandling the funds of the church.

Bonding requirements in Book of Discipline paragraph 258.4

Reminder that all churches in the Church Mutual conference-wide plan have coverage for \$100,000, otherwise inquire with local insurance carrier if unsure of coverage or amounts.

Additional Resources to Assist in All Areas of Stewardship

www.umfindiana.org

Fueling the future of ministry by leading Hoosier UM's into responsible stewardship for the future

www.gcfa.org

The General Committee on Finance of the United Methodist Church coordinates and administers financial resources, safeguards the legal interests and rights of the Church, and provides administrative resources to enable the fulfillment of the mission of The United Methodist Church

www.umcgiving.org

Stories of how and why we give as United Methodists along with other stewardship resources

www.stewardshipresources.org

Provides resources that encourage the development of generous giving and faithful stewardship as transformational spiritual practices for Christian faith communities and their leaders

www.centerforfaithandgiving.org

The Center for Faith and Giving provides educational materials and serves as a conduit to other related resources that teach stewardship as a spiritual discipline

www.parishpublishing.org

Parish Publishing has dedicated itself to providing churches with effective stewardship resources for over 45 years and has developed many practical, affordable and successful tools to help you

A Standard for Stewardship

How is your church doing financially?

How is stewardship taught and practiced in your church?

A Standard for Stewardship can provide a means for ‘measuring’ a church’s stewardship efforts.

This standard can also help you evaluate your church practices in the areas of stewardship.

LEADERSHIP

- 1. Establish a separate Stewardship Committee
- 2. Provide training for Stewardship Committee members
- 3. Pastor preaches/teaches on stewardship at least once a quarter
- 4. Review and Evaluate Stewardship program of church based on a *Stewardship Standard Guide*
- 5. Plan and implement specific events to challenge members to grow in their giving
- 6. Seek outside counsel in developing stewardship plan for church
- 7. Develop an annual plan of stewardship as part of the church calendar year

EDUCATION

- 1. Develop and execute a financial stewardship education plan
- 2. Preach and Teach the theological basis for financial stewardship
- 3. Identify and Evaluate effective ministries to connect giving with ministry
- 4. Conduct faith-based financial literacy programs
- 5. Provide age-group appropriate stewardship education
- 6. Offer education related estate planning (wills, trusts, planned giving) as an act of stewardship
- 7. Collect and share stories of faithful stewardship

MISSION GIVING

- 1. Support a missionary or mission project through special giving
- 2. Establish church specific mission goals and giving guidelines
- 3. Provide regular reports on mission goals and results
- 4. Incorporate missions as part of the worship experience
- 5. Conduct a Second Mile Giving Campaign
- 6. Support Conference through giving of the tithe
- 7. Support District through giving of the tithe

BUDGETING

- 1. Involve laity in determining budget priorities
- 2. Evaluate and adjust the financial support of pastor(s) and church staff
- 3. Create, present, and adopt a budget through the action of the local church governing body
- 4. Provide a Narrative Budget to tell the story (past and future) of church ministries
- 5. Make budget information available to the entire church
- 6. Conduct an annual Stewardship Campaign
- 7. Administer and evaluate the financial budget on a regular basis

ACCOUNTING PRACTICES

- 1. Provide multiple means for people to give
- 2. Make regular financial and ministry progress reports to the church
- 3. Adopted a definite plan for receiving, counting, depositing, and disbursing church funds
- 4. Maintain appropriate records of all receipts and financial transactions
- 5. Record and distribute individual contribution statements
- 6. Conduct annual audit/review of financial records and practices
- 7. Ensure that persons handling church funds are bonded

For assistance in evaluating your score and using this guide as a helpful resource for improving your church’s stewardship practices turn to page 2