

DEVELOPING YOUR SKILLS

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Archdeacon Bob Barrett

# Stewardship - the Financial Area

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**Stewardship involves  
the way we use resources  
and the way we encourage  
the Lord's potential resources to be 'released.'**

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## Stewardship – the Financial Area

**Stewardship touches the wise use of all resources - time, talents and tithes.  
This booklet raises the financial issues of stewardship  
realising this must go alongside faithful stewardship in the other areas.**

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***"This booklet is designed to be read, studied and discussed before preaching on the issues of stewardship, organising stewardship campaigns or developing programmes 'to increase giving' "***

**Rev Canon Robin Kingston,  
Chairperson Anglican Diocese of Nelson Ministry Committee.**

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***"Leaders who influence the church  
must deal soundly with its budgets and business side  
if their people work is to endure"***

**Carl George 'Prepare Your Church for the Future' (Revell)**

# INTRODUCTION

We are called by Jesus to be "Faithful Stewards" - faithful in the use of all the resources our Lord entrusts us with.

Stewardship naturally touches the use of all resources - time, talents and tithes. We are called to wisely use the total resources of our parish including parishioners' energy, time, skills, experience, and other resources. Right use of money is just one part of the total resource.

This booklet raises the issue of **financial stewardship** - realising this must go alongside faithful stewardship in the other areas.

## THE TWO SIDES . . . . .

*Faithfully obtaining resources*

*Faithfully using resources*

Stewardship involves both the **way we use** the resources provided **and** the way we encourage the Lord's potential **resources to be 'released'** (given, supplied).

It has been said that "the Lord will provide everything a parish needs to do its present ministry" (by the Rev Canon Michael Green and others).

The way we approach stewardship will enable the release of the resources the Lord has ready.

If we use the wrong approach we may not encourage people to release the provision the Lord would provide through them for the work of their parish.

A wrong approach handicaps the work we are called to do AND causes us to miss the opportunities the Lord is providing.

## USING THIS BOOKLET . . .

My **suggestion** is that:

All members of vestry be given a copy to read and pray about. Vestry then discuss the content:

- **Firstly** from the point of view of understanding  
*"Do we understand what is written?"*
- **Secondly** from the point of view of agreement/disagreement  
*"What do we agree with - have difficulty with?"*
- **Thirdly** from the point of view of ideas it triggers for our situation  
*"What ideas come to mind of things we could do?"*

The Vestry then need to set up its own programme to ensure they are following the Lord's leading for their parish. Such a programme needs to deal with the main issues raised in this booklet and any additional issues applicable to the particular local situation.

## YOUR DECISION . . .

**Nobody** can "tell you" exactly what you must do. You, as church leaders, have to work it out, make your own decisions and implement your programme. You will need to evaluate it, being ready to make your own adjustments - as the situation changes, as you learn new ideas, as you reflect on what works, as you seek to overcome obstacles.

## NEVERTHELESS . . .

There will be people who are able to facilitate your explorations; to provide information; to assist your planning; to give a reaction to your ideas as they form; to assist in evaluation. Ask!

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## THE PROBLEM - IT SEEMS BIGGER TODAY

For many parishes the financial challenge **seems** bigger than years ago. It may well be so in your parish. There are a number of reasons.

The Church has moved from **maintenance to mission**. That costs money - additional staff, new resources, equipment.

**Personal income** for many parishioners has dropped, while expenses have increased (especially for medical, education and retirement). For parishes with ageing congregations this is very evident - as parishioners retire.

Many parts of the church are now having to **use resources** differently - normally requiring parishes to be self supporting. This frees resources to keep ministry in very low populated rural communities; to support the development of new ministries (to reach today's generation and provide more effective ministry to the areas of increasing population in many parishes); and to enable the training of new clergy with new skills for new growth.

A big issue for many parishes is "**The 200 Barrier**" - an invisible barrier usually occurring with weekly attendance's of around 140-240. The Church stops growing at this point unless changes are made - including increasing the number of pastoral staff and providing secretarial assistance.

This is the most challenging phase of growth as it means, for many parishes, moving from at least one to at least two full time pastoral staff (plus office and secretarial assistance) - increasing the budget by nearly 100%.

By comparison further staffing increases provide a lesser challenge: two to three staff = an increase of nearly 50%; three to four staff = an increase of nearly 33%; four to five is 25%.

There has been a general loss to the Church of generations in the 15 - 45 age group.

In many places the majority of the congregation have been non earning females.

People now have a number of other alternatives for using their disposable income and have different goals in life for spending, saving and perhaps giving.

Your particular parish may have **other aspects** to the challenge. Be aware of them (e.g. decreasing population, past history, large percentage of people on benefits, . . . . .). These issues will affect your approach to planning.

## **SEVEN SOURCES OF FINANCE**

We need to identify each source of finance our parish may have - and discern our limitations and strengths in each.

Some are more important to put energy into than others.

### **SPECIAL GIFTS OR GRANTS**

**- from sources outside the parish or from bequests or grants.**

These are useful for establishing new work and giving a thrust to break through a plateau. They can also provide ministry that cannot be self funding.

But for most parishes they are unlikely and they are not good for each parish's journey to maturity. For its own health a parish needs to be meeting its basic budget out of regular giving.

### **TRUST FUNDS**

The comments just above apply, plus the fact that such funds usually have a limited income, or limited lifetime if capital is being used.

### **FUND RAISING ACTIVITIES**

Fairs, stalls, fund raising events and groups set up to run these. However a lot of energy can be used in these areas - energy which is then not available for other pastoral, teaching, evangelising, organising, caring, nurturing type ministries.

Major emphasis on 'fund raising' as the prime source of income tends to spiral a parish downhill - as more energy is required to raise more money in order that more energy can be put in (by any new people) to raise more money in order that . . .

It may be appropriate for a few people who cannot do other ministries, or as a limited side-line for a group which primarily meets for some other purpose (e.g. for fellowship).

These activities tend not to increase people's understanding of the basic issues of giving.

They can give the wrong signals to outsiders about the life and purpose of the church - including "we are (only) interested in your money."

### **SPECIAL "DAY OF GIVING" OR "PROJECT APPEALS".**

Useful in some communities and for beginning a new area of work, e.g. employing new staff member etc.

Watch the dangers of "*the church is asking for money again*"; too many projects; dissipating giving from regular weekly offerings.

## **INCREASE GIVING BY PRESENT REGULAR GIVERS**

Right education/encouraging/informing programmes may see some increase but . . . some parishioners will be giving as fully as appropriate and, with further requests, they can go into either guilt or overload (and react!)

Some, who are not giving as well as they may be able to, will not be forced to give more by being told to as they may not yet be 'free' in the area of God 'unzipping their wallets'. Anger or withdrawal can result.

## **INCREASING THE NUMBER OF GIVERS IN THE EXISTING CONGREGATION**

The comments just above apply.

As the "spiritual temperature" and excitement with future vision increases more will give more.

## **INCREASING THE NUMBER OF GIVERS BY NEW PEOPLE COMING IN AND BEGINNING TO GIVE**

This is the main source of 'new money' - but it often takes time (the dollar often lags behind a person's participation) as new people often slowly grow to maturity, understand the needs and recognising their own ability to give.

**Note:** The main areas to focus on are new people coming, existing people beginning to give regularly and Christians giving more realistically. However - each must be done with extreme care - or money will become a larger focus than the Lord and his calling to us to grow with him into the next stage of fulfilling his purposes for our parish.

As people grow in Christ they tend to become better givers.

We need constantly to be asking God to direct our vision and supply the money and the other resources we need. This shows the Lord that we know we are utterly dependent on him for all aspects of ministry and it reinforces this truth for parishioners.

### **REFLECTION**

*How does this analysis apply to your situation?*

*What areas would you add/delete?*

*What further comments on each would you like to make?*

# STEWARDSHIP PROGRAMMES . . . . .

## . . . . . THEY ARE MORE THAN . . . . .

Here we reflect on the funding side as distinct from the right spending of the resource.

### FINDING THE FINANCIAL RESOURCE . . . . .

#### . . . . . IS NOT A NUMBER OF THINGS:

- Not just a matter of asking for money.
- Not just a matter of telling people what God expects.
- Not just a matter of educating people.
- Not just a matter of sitting back and doing nothing.
- Not just a matter of preaching a series of sermons (a risky approach).

### FINDING THE FINANCIAL RESOURCE HAS A LOT TO DO WITH:

- **Prayer** - for the Lord to be at work in people's lives and specifically prayer for finance.
- **The total life** of the parish especially its worship, teaching programmes, small groups and caring ministries.
- People's **trust** in, respect for and acceptance of their Vicar and other leaders.
- The **way** needs and opportunities are explained.
- The **opportunities** for people to give – which they are aware of and understand.
- People's **personal involvement** in significant parts of the life and ministry of the church - full, responsible, equipped and supported Lay Ministry.
- An **excitement** in what God is doing.
- The **positive presentation** of progress - rather than the negative "what we haven't yet achieved".
- A way of helping people grasp a vision of what giving is and what it can be for them.

**TO PONDER:**

*Which of the above 14 points  
tend to be emphasised in your parish?*

## AREAS TO EXPLORE AND DEVELOP

The areas set out below are important as a basis for any development of a parish in the financial giving areas. If any are ignored your parish may not reach its potential.

Each parish will be doing the following with various degrees of understanding, skills and success. Reflect on the following and look for things your parish could do.

### THE PARISH VISION

#### *Shaping and Selling the Vision is Vital*

The vision for the parish needs to be discovered, and shaped then "sold" to all involved parishioners.

Ponder: *People will not give by being told to give - however they will give to a vision they understand and see beginning to happen around them.*

People need to know what the parish is doing, where it is going and why.

*This is what God is doing.*

*This is where we believe God is calling us to go.*

*This is where you (we all) fit in.*

Vision develops a sense of newness/new beginnings which builds on the old (the old is not rejected).

Vision enables people to get excited, get "on board" and see what their money will do in enabling the parish to follow the Lord's leading.

The vision is discovered and shaped by parish leaders as they listen to the Lord and parishioners.

Vision is sold by:

- writing about it in the newsletter etc.
- explaining more fully annually at 'stewardship' and AGM.
- Vicar and other leaders (vestry?) visiting small groups to explain and answer questions etc. These can be the regular small groups and special small groups set up for this purpose.
- All leaders talking positively and building understanding and enthusiasm.
- Doing the basic ministries well (preaching, worship, pastoring).

People do not give to what they do not understand, not know about, not agree with. They can become very suspicious.

It is difficult to introduce new things and get increased financial support until:

- clergy have built a relationship with the people.
- clergy direction, vision and ideas are trusted.
- people feel loved and cared for.
- people are clear about what and why.
- people know how they can help.

## EDUCATION REGARDING GIVING

Giving is **one of the areas** parish leaders are called to ensure parishioners are taught and trained in to enable them to progress to maturity as disciples.

- Too many sermons imply money is more important than other areas of Christian maturity.
- Avoiding talk on money can wrongly imply that it does not form a part of Christian maturity.

The **pulpit** is not always (some say seldom, some say never) the place to teach about giving - especially for a church seeking to have newcomers in the congregation each week.

Stewardship education can be done very effectively in **small groups** (Home Groups and other groups meeting specifically for a discussion on the parish vision and financial needs) One church now does all its money-stewardship teaching in small groups - where people have a chance to ask questions and explore difficult aspects.

Written **letters** and explanation **pamphlets** are very useful.

- One church produced a four A4 page (A3 folded) leaflet each year outlining the church's vision, and priorities; achievement and progress towards goals; current new initiatives; budget requirements and the various ways people could give. That church's giving increased every year (ahead of both numerical growth and inflation). The same church also gave away at least 10% of its offering income and 15% to 20% of any special annual appeal giving.
- Some churches find a simple "permanently" available leaflet on giving is a useful way to inform and educate.

**Newcomers**, can be encouraged to attend a special meeting for those considering being involved in the church. At this meeting the church's financial base can be explained (budget, sources of money etc). This is placed alongside issues of vision, priorities, new initiatives and regular Church activities.

**Education** (regarding Scriptural truths and financial needs) should always be done in a **positive encouraging** way so that people are "built up" by progress to date and not weighed down by the gap yet to bridge.

**Points to teach on** include such things as:

- Everything ultimately belongs to God (as our Creator and Sustainer) and all we as Christians have it on trust from our Lord, yet, we have freedom of choice.
- Encouraging proportional giving - i.e. for people to seek the percentage of their income the Lord would have them give - rather than seek a specific amount.
- Encourage people to do an annual evaluation of the percentage. For this to be honest it acknowledges that some may find God calling them to give less.
- Without being threatening it can be explained that when people seek for God's percentage they often (usually) find they gradually increase this to 10%.

- Proportional giving means that 10% of zero income is zero. This is important, e.g. for women whose partners do not let them give.
- God will not call people to give more than **he knows** we are able to give (which may be different from what **we think** we are able to give.)
- Specific prayer so people know how to pray for the parish's financial needs and grow in their ability to trust God for their needs and their ability to give.
- Why the parish should give away a proportion (a tithe?) of its income (the issues of obedience and giving apply as much to parishes as they do to individual Christians).

## PRESENTING THE FINANCES OF THE PARISH

### The financial situation, budget and ways to give.

All appropriate facts should be available to any parishioner who requests them. There should never be a sense of being 'secretive'.

Presentation needs to be simple and clear. The use of graphs, pie charts, and clear layouts.

- Costs needs to be **clear**. Never "this quota/sustentation goes to the diocese . . ." *"Rather "This \$\_\_\_\_\_ is the cost of paying for our Vicar (stipend, allowances – explain the difference). We are paying 100% (70%, 55% . . .) of the cost of having a Vicar. As well this is our contribution to the wider work of the diocese \$\_\_\_\_\_. We can explain the other costs which every parish has - just as those costs an ordinary household has for power, mortgages, maintenance, equipment etc.*

Some parishes like to know the weekly **target** they are aiming to achieve - and the progress to date (mentioning it in the weekly newsletter each week or each month).

**An opportunity budget.** It can be helpful to have **two budgets** - a 'basic' budget (covering our ministry basic cost for the year) and 'an opportunity' budget (covering other areas of ministry, equipment etc we will be able to begin or obtain when funds are available).

This approach

- encourages people with a sense of achievement when basic levels are reached.
- avoid deflating people if the total budget (seen by most people as the minimum requirement) is not reached.
- stops people resting on their laurels when the basic requirements are reached.
- builds up vision for the new things we could do.
- encourages occasional special gifts to the projects which are in the opportunity budget.
- encourages members to be aware both of financial needs and ways of raising financial support.

**Rural people** often give differently. Many farmers especially have a project approach to giving (in the same way as they receive a regular cheque and put aside large sums for such things as tractors). Some town and city people have a 'rural mindset' to giving.

People need a variety of **ways to give**

- weekly, or fortnightly, monthly or quarterly envelopes.
- cash/cheque gifts – perhaps with special envelopes provided and labelled for appropriate special projects.
- Automatic payments - now proving vital in many parishes as it is the way some people budget. (For receiving automatic payments it is helpful to have a special bank account, thus preserving confidentiality to the 'Recorder').
- an occasional opportunity to give extra for a few months for a special project (e.g. the initial stipend for a youth worker).
- EFTPOS machines are now provided by a number of churches – keeping in mind that a number of people do not have cheque accounts and do nearly all transactions by EFTPOS.
- Direct Internet Banking.

**Project giving** should be handled with care - to avoid diverting money from regular offerings and avoiding too many or too frequent projects where projects which keep money as a major focus make it seem that "the church is always asking for money".

**Deficit budgeting** gives wrong signals.

- Some churches work out their costs for the coming year and then say that we need the equivalent via offering gifts.
- Some churches talk of a 'faith gap' (meaning we are not sure, at this stage, where it is coming from but we are trusting/praying for God to provide).

**The above three areas are very critical areas.**

**They need to be carefully thought through and strategized for each parish.**

**What will be your parish's approach to . . . . . ?**

**Vision: Shaping and Selling?**

**Education: Generally and specifically regarding finance?**

**The Giving: Presenting the financial situation, budgets and the way to give?**

**The following are four additional areas also need constant evaluation and development to enable each parish to meet its potential.**

## **STAFF - TIME AND RELATIONSHIPS**

A parish can only grow to its potential when the staff have appropriate relationships with parishioners and rightly use their time. The meaning of 'appropriate' and 'rightly' largely depends on the size of the parish.

Relationships do such things as demonstrate that the staff love, accept, care for, appreciate the contributions . . . . . of all parishioners equally. This builds understanding of the church's vision and trust in the staff leadership.

Time use. It is possible for clergy to be busy and to work hard - but to be doing the wrong things. Time use should be evaluated and placed alongside: a job description for staff in 'this' sized church; current church needs; staff gifts; available lay ministry; appropriate current growth producing strategies for our parish etc.

Inappropriate use of staff time or following the wrong Job Description may prevent a parish from developing to its potential and may limit its income – perhaps causing it to become non viable.

## **INCORPORATING NEWCOMERS**

Both numerical growth (to fulfil our evangelistic calling) and financial growth (to pay for the cost of numerical growth and the cost of increasing ministries of care, equipping etc) can only reach our potential by new people joining the church.

All the incorporating newcomers issues need to be explored and implemented in ways appropriate to our parish's stage of the growth journey. These issues are laid out in Booklet 10: 'Incorporation - Helping Newcomers into Membership'.

The number of newcomers increases (often by 25%) when we begin a new congregation.

*Does your parish have enough variety of styles and times of services to reach the people who could be reached in your community.*

Visitor friendly worship which has a sense of God's presence and a sense of family fellowship is crucial. Important words include: followable, understandable, relevant, inspiring, encouraging, welcoming and . . . . . See Booklet 1: "Visitor Friendly Worship".

## **MOTIVATING PEOPLE**

People are often more motivated to give when they are fully involved in the life of the church. 'Fully' depends on personality, gifting, available time etc.

*How do we motivate our people to be more positive and more involved in:*

- *Worship?*
- *Mutual care (especially via small groups and other forms of care)?*
- *Lay Ministry?*

## COMMUNICATION

Good communication keeps people informed about all that is happening in the parish; decisions (and why they are being made); plans (priorities, goals and strategies); progress . . . etc.

When people 'know' they are more likely to support.

Vestry have a major responsibility in the communication area - especially by positively "chatting" to others about what is happening in the parish; what needs, achievements and plans there are, etc.

*Do our communication systems need improvement?*

*What are they 'saying' to people?*

*How do we measure up in the use of our:*

*newsletter*

*announcements*

*letters written to parishioners?*

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## GATHERING FACTS

### VESTRY & OTHER LEADERS NEED A VARIETY OF INFORMATION.

Attendances at each service and trends (weekly averages).

Giving and trends (weekly average).

The number of people who have begun/stopped regular giving in the past, say, 12 months.

The number of envelope/direct credit givers and how many give at each level. For example six at over \$100 per week; five over \$75 per week; . . . . . twenty under \$10 per week . . .

In many parishes 20% of people give 80% of the money. *How does your parish compare?*

***Do you have accurate information  
about what is happening in your parish?***

**PEOPLES ATTITUDES** are more difficult to gather but just as important to understand. We then know what areas need educating about. If we are to take people on a journey we need to know where they are beginning from.

DISCUSS THESE QUESTIONS IN VESTRY AND WITH OTHERS IN YOUR PARISH:

- *What are current attitudes to the church?*
- *Peoples feelings, hopes, dreams, expectations.*
- *What are current attitudes to giving and raising the money the church needs?*
- *Do people give :*
  - *to fund raising?*
  - *regularly?*
  - *special projects?*
  - *when asked?*
  - *when happy and inspired?*
  - *when the truth is explained?*
  - *when they agree with what is going on in the church?*
- *What reduces their giving?*
- *What inspires them to increase their giving?*

## **WHAT ARE WE DOING RIGHT?**

In any evaluation of the parish notice the good things; the things that have begun or improved; the ministries that are being done; the results being achieved.

Encourage people by informing of and celebrating these. This inspires people to give.

## **WHAT CAN WE IMPROVE?**

Not to reject the past but to build on it; to reach new people; to deepen the spirituality of members; to involve more in worship, groups, ministry . . . . .

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## **OTHER FINANCIAL STEWARDSHIP ISSUES**

### **ENVELOPE RECORDER (FOR RECEIPT PURPOSES).**

This should be a highly confidential person. Nobody else (not even the Vicar!!!) should be aware of what people give.

It is possible to set up a system where nobody knows what people give although it is not usually necessary as highly confidential recorders can be found.

## **RESPONDING WHEN PEOPLE STOP GIVING**

It is possible to have a system where the recorder informs the Vicar when people stop giving (over a period of time) - without informing totals. It can be helpful for the Vicar to be aware of this as it often points to pastoral needs, disagreement with decisions etc. If this pathway is chosen clergy will need to handle it with extreme care.

## **SYSTEMATIC REGULAR GIVING**

Encourage this - exploring and explaining its importance for vestry budgeting, planning and right use of resources.

## **THE OFFERING**

Many like the offering to be collected during the service and presented. Some, seeking to be sensitive to newcomers and 'not yet Christians who attend', are leaving offertory bowls at the door - for giving on the way in and taking forward during the service or for "retiring" (i.e. on the way out) offerings.

Some have found this a "negative" for a number of reasons, including the embarrassment of non envelope giving amounts being more obvious.

Some up front leaders make a comment about the offering being for those committed to the church – adding that visitors are not expected to contribute.

Weekly talks about giving made just before the offering are a real 'turn off' to many people and should be avoided.

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## **CONCLUSION**

The above ideas are given to assist your parish reflect on the issues and find the Lord's way forward for your situation. Never be afraid to:

- Seek clarification and more information.
- Give reactions and do evaluations
- Seek assistance and assist others

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## **APPENDICES**

### **APPENDIX1 Some Biblical passages to reflect on.**

Exodus 25:2, 35:5

Deuteronomy 16:7

I Chronicles 29:10-13

Psalms 51:16-17

Ecclesiastes 5:10-20

Malachi 3:6-12

Matthew 6:1-4, 21, 33

Mark 12: 41-44

Luke 6:38

Acts 10:1-4

I Corinthians 16: 1-4

2 Corinthians 8 & 9 (especially 9:5-8,11)

Philippians 4:11-21

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## APPENDIX 2 The Bishop speaks . . .

The following is an extract from Bishop Derek Eaton's Presidential Address to the Diocesan Synod 1994. This can be used as a study discussion paper.

### STEWARDSHIP

There is no doubt that as a diocese we have moved from maintenance to mission when it comes to ministry. Let us rejoice and be thankful to God.

Let me offer some thoughts which, I believe, could help us as we open up our finances and assets to the scrutiny of the Living God, just as we have endeavoured to do in most other areas of mission.

I offer these in the hope that we as individuals, parishes, and as a diocese may think seriously about the words of Scripture and so deepen our commitment to Jesus Christ the Lord of the Church.

### Understanding the theology

A true Christian understanding of stewardship comes from the revelation that God is the Creator of **all** things and the Lord of **all** history. In Jesus He acted to save the world. Today through the Holy Spirit He is at work in the church and in the world to fulfil His purposes. Because of this we must take on board several important points. Here they are:

#### ***God Is Creator***

Because God is creator and has given us a special place in His purposes on earth and responsibility over other living creatures, we are called:

- To worship God and give thanks for His goodness.
- To recognise the limitations of this authority that we have over the natural order in the service of God and not use it for self interest or exploitation (Genesis 1, Psalm 8, Romans 1:20, 1 Chron 29:11 & 15, Genesis 3: 1 ff, Luke 12: 13-21).

#### ***God is Lord of History***

Because God is Lord of history and concerned for justice and peace we are called :

- To acknowledge our **partnership** with God in serving the world; to do justice; to love kindness; and to walk humbly with Him.
- To use the material gifts which God has given us to worship Him and to help others, especially the poor and disadvantaged, remembering that we shall be judged by our response. (Genesis 12:1, Exodus 3: 9-12, Micah 6:8, Genesis 9:1-17, Luke 1:26-38, Jer 22:13-16, Matt 25:31-40, James 2:14-26).

## **God is Saviour**

Because God has made Himself known most fully in Jesus Christ, and has acted uniquely and decisively in Him to save the world, to give forgiveness, grace and eternal life we are called:

- To put our trust in God and to live under the lordship of Jesus Christ.
- To follow Jesus in showing love to others; to use our minds, bodies and possessions to glorify God and to give practical help to those in need. (John 1:18, Heb 1:1-3, John 3:15,17, 2 Cor 5:19, John 15:1-11, Gal 2:20, John 15:12-17, Rom 12:1-8, Acts 11:27-30, 1John 3:16-18)

## **God is Holy Spirit**

Because God has created the church and entrusted it with the Good News and given to us gifts and abilities we, the church, are called:

- To make Jesus Christ known.
- To use our gifts, abilities and possessions in His service. (Rom 1:1-6, 1Cor 12:4-7, Matt 28:16-20, John 20:19-21, 1Cor 12:4-11, 1Pet 4:10,11)

That is the theological basis for stewardship.

The Scriptures make it quite clear that through His revelation of Himself as Creator, Lord, Saviour and Holy Spirit, *God calls for a response from us in the use which we make of our life and time, our powers of body and mind, and our material possessions.*

## **Motivation**

Of course there are many ways of responding and many kinds of giving.

- You can give away something that nobody wants anymore: an old coat, or a pair of trousers that you have outgrown.
- You can give in order to get something in return.
- You can respond, simply because you are embarrassed, because you feel guilty, because, somehow, people expect it of you in your position.

But the Christian seeks to give because God has given so much to us. "*We love, because He first loved us.*" (1 John 4:19) That is what Christian stewardship is all about.

The word 'steward' in the Scriptures is used to express the concept of responsibility for the use of material possessions and spiritual powers. This helps us to develop in ourselves a consistent attitude of mind, and a way of looking at the world about us.

Christian stewardship can therefore be defined as the response which we, the church, **collectively** and **individually**, are called to make to God for all that He has given us and done for us.

## **What is Christian Stewardship?**

It is responding to the Living God with praise and thankfulness. We look at the universe as God's creation; we treat the earth and its resources as God's provision for the needs of all human kind; we regard our lives, our powers, our possessions, as gifts from God to be enjoyed and to be used in His service. Thus we seek to share in Christ's mission to a world in need.

It is as we come to understand these things and really take them on board that we grow spiritually. This I believe, will mean that we shall see ever increasing numbers coming to the Lord of all, and sharing in the life of His family, the church.

## **OUR RESPONSE IN CHRISTIAN STEWARDSHIP WILL THEREFORE BE ACTIVE, NOT PASSIVE**

***Through worship*** - as we respond to God in praise and thanksgiving. (Ps 96,100, Acts 2:42-47, Col 3:16,17, 1 Thess 5:16-18).

***Through care*** - as we look on the earth as God's creation. (Gen 1, Col 1:15-20); as we treat the earth and its resources as God's provision for the needs of all human kind. (Ps 65, 104, Deut 8, Luke 12: 13-34); as we seek to consecrate personal possessions to God (1Pet 4:7-11).

***Through Service*** - as we regard our lives, our powers and possessions, our money and our material wealth as gifts from God to be enjoyed and used in His service. (Rom 12:4-13, 1Cor 12:4-27).

***Through Mission*** - as we seek to be 'stewards of the Gospel' and to share in Christ's mission to the world - we keep before our congregations the biblical witness to the relationship; between our obedience to God the Creator and the abundance of His creation (Deut 8:7-20, 30:15-20, Isa 11:6-9, Hos 2:8-15); between the worship of God and the service of God in every day life (Isa 58:6-12, Amos 5:21-24, Matt 7:21-23); between the love of God and the love of our neighbour (Luke 10:25-27, 1John 3:16-18).

It is my contention that it is only when men and women acknowledge God as Creator and Lord that they will see themselves rightly and use their powers wisely. It is beautifully summed up in our Liturgy of the Eucharist when our offerings are brought forward. The words come from 1 Chronicles 29:14. *"But who am I and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand."*

## **FOLLOWING JESUS**

To my mind Christian stewardship is nothing more than allowing Jesus Christ lordship over the whole of our lives.

I believe it is absolutely essential that we return to the New Testament understanding of what it means to be Christian. It records that very clearly for us in the earliest creed known to us. *"Jesus is Lord"*. He is the central pivotal Being around whom our lives revolve corporately and individually. Every aspect of our life and living comes under His dominion. That is costly. We have received so much from Him, but demands are also made on us.

Any church, any person should think twice before deciding to meet such demands. St Luke gives us some worldly wisdom and good advice which is so characteristic of him. The response to Jesus' call is represented in terms of planning a financial and military-like venture which requires a cool head and sound business sense. St Luke is against sentimental enthusiasm. He says "sit down and think! Count the cost!"

## **So what of Ourselves?**

I believe our present needs are real opportunities to prove the extravagance of God and our own commitment to Him.

We are doing some radical rethinking about mission and how to reach our communities for Christ. We are in the process of thinking deeply about our worship and caring for those in need. The big question is, as a diocese, as parishes, and as individuals will we allow Him to be Lord of our material possessions?

<p><b><i>Will we allow Jesus to be the underwriter of our Bank Accounts?</i></b></p>
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## ***How does this work out?***

You will have noticed that until this moment I have not used the word "money". I have done so deliberately because, of course, stewardship has to do with the totality of our life and living. However it would be wrong if money was not mentioned. If we ignored the subject we would not be giving a complete picture and we would be failing to teach part of the whole counsel of God, because our money and our material possessions are a trust from Him, to be used for His work in the world.

Unless our offering has cost us something, it is not really a thanksgiving but more like a tip. This is the declaration of Scripture (Luke 12:15-21). One of the tensions in our stewardship (discipleship) lies in whether we give to God the odd crumb, or whether we give to God first, then manage the rest.

***We must remember . . .*** that Christian stewardship is all about being thankful. The Christian responds in gratitude for all that God has done for him or her through Jesus Christ. That is the bottom line. That is the whole basis of our discipleship. Are we thankful?

We must be realistic. Let us not be frightened. Let us not back away from the tough questions of discipleship especially as they affect us materially.

## **Getting it together**

As we shape up the Church for mission, we discover that our stewardship of the Gospel involves the stewardship of every resource that we have including our time, our premises, our people, and our money.

***Time.*** Count up the number of work hours in a week devoted to ministry and outreach, special occasions planned in the church's calendar, focal points in the worship programme for guest services etc. All are stepping stones for moving the church towards its corporate responsibility to mission.

**Premises.** The church buildings are a resource for the community if used properly. Some church plants plan to be open to the community regularly as an exercise in bridge building. Generally speaking the use of our buildings other than on Sundays is essential. It shows we are serious in our commitment to Mission.

**People.** Our greatest resource is people. Stewardship of people will mean providing opportunities for training and funds for courses to develop them. It may mean releasing some people from jobs they are doing so that evangelism can be their priority area. Some people may have to be allowed to operate in a less structured way in the community to serve and be a witness to Christ. We may have to give some of our people away to other areas of our diocese or beyond; to share our resources with those who lack the people to see things started and completed. After all, the folks at Antioch were prepared to let two of their best people go off when God called them (Acts 13:1-3).

**Money talks!** It tells the story of priorities. Evangelism costs money. Ministry costs money. Nurture costs money. The annual budget will be one way of showing that we are putting our money where our mouth is.

<b><i>What is the Spirit saying to our Church?</i></b>
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I would like to draw to a conclusion this part of my address by quoting from a provocative article on finance in the latest Affirm magazine.

### ***Principles and questions***

*1. To trust God is not a negative step but a positive one. It is not resting on our laurels but moving forward in faith.*

*2. Prayer is a basic strategy of financial management in the Christian Church. We need to lay our needs and concerns before our God in prayer.*

*3. We need to ask of each fund-raising venture, "Does it drain energy from the life of the church?" We need also to consider whether the venture itself is a right action*

*...*

*4. As with all our finances (that which comes from tithes and offerings as well as such activities as the fair) we should be prepared to follow the principle of tithing. "Give and it shall be given to you, a good measure, pressed down and running over." This is a principle which is fundamental to our faith.*

## APPENDIX 3      A letter from a Vicar

By Tony Andrews, when Vicar of All Saints' Nelson

### TONY WRITES . . . . . on a hard question! \*

Two different people (a younger member of our congregation and an older member) have asked me the same basic question in the past week, and it's a hard one!

"Don't all Anglicans tithe?" the young man asked after our Parish Special General Meeting Thursday week ago. It was not hard to answer "No, many don't". But it's not so easy to say why. He was aware as I am that the financial challenges of Parish Separation would be a non-issue, if all members of the parish tithed their income.

"What would happen if everyone tithed?" the older woman asked a week later. Again it wasn't hard to answer. We would be free to move ahead in so many ways in ministry, such as the appointment of needed staff.

This is a sensitive area for the Vicar to be holding forth on! I do so out of pastoral concern for each member. It's the promise of Scripture (Read Malachi 3:8-10) and my experience that maintaining a discipline of tithing (giving a minimum of a tenth of income to God's work) is a source of blessing from God as we experience his providing. I want every member to be blessed!

As a parish we practise tithing. A tenth of our income is given to ministry outside our parish, especially missionary support. Let's tithe also as individuals.

*\* = at the time All Saint's was planting a new parish.*

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## **APPENDIX 4 "To Tithe or Not to Tithe?"**

A 1994 paper from the Ministry Committee of the Anglican Diocese of Nelson.

### **PARISH VESTRIES : To Tithe or not to Tithe?"**

*"There is one who scatters yet increases more, and there is one who withholds more than is right but it leads to poverty." Proverbs 11:24.*

### **INTRODUCTION**

The following ideas assume acceptance of the biblical principle of proportional giving, using tithing as a guideline. Our starting point is that all of life is sacred and that everything including our money belongs to God: *"The earth is the Lord's and everything in it." (Psalm 24:1).*

For further research a full biblical study, which includes most references, is available on request.

### **THE CURRENT SITUATION**

Many parishes are not financially self-sufficient. Although socio-economic, demographic and other factors all have an influence, we believe that the main reasons are spiritual.

To illustrate: one Pentecostal church with less than 10 of its 60 members fully employed, was able to pay its pastor, completely refurbish an old building into an excellent worship centre and send teams of missionaries for short term service overseas. This church tithed its income.

### **STEWARDSHIP**

One of our major responsibilities is to lead people to Christ and disciple them into committed church membership, where they can grow into a mature understanding and practice of Christian stewardship.

Money is clearly a powerful resource in the Kingdom of God, if used, not meanly, but wisely and faithfully. As vestries are charged with the spiritual oversight of the parish, they need to lead by example. It is expected that as a vestry tithes its income, so parishioners will feel encouraged to do likewise. (Refer to Numbers 18: 25-32 for an example of leaders tithing the tithe given to them).

### **THE FAMILIAR STRUGGLE**

Many vestries find themselves in an increasing and depressing poverty cycle which leads to deepening introspection (the maintenance mentality). They feel, that as stewards of inadequate financial resources, their first priority must be to meet their basic outgoings. There is rarely anything left to move the parish on to a mission footing. However the Scriptures teach that we are to give God His due, even to test Him in it, and then to see how He honours obedience! (refer Malachi 3:8-12).

## THE RISK OF FAITH

Some vestries are taking their first tentative steps in their desire to follow the biblical principles.

For example one vestry of a small parish is now setting aside 5% of Sunday offerings and 10% of income from other sources. As yet they are undecided if mission giving should be counted as part of the parish tithe. If it is, then 10% is already being achieved. It is encouraging to note that weekly giving continues to increase.

Children too are encouraged to be generous. The Sunday School now support an African child through TEAR Fund and some children are tithing their pocket money or more!

## TRUSTWORTHY IN THE SMALL THINGS?

Whether as individuals or as vestries, our handling of money and material possessions may well be a yardstick by which God measures our trustworthiness for other tasks, such as leading people to Christ and helping to disciple them.

If we prove faithful in our stewardship of His tangible resources, God may well entrust to us all kinds of other opportunities for service.

*"So if you have not been trustworthy in handling worldly wealth, who will trust you with real riches?" (Luke 16:11)*

We would encourage all vestries to consider this whole issue prayerfully and seriously. Some of you are already doing so, with exciting results!

The Committee for Ministry  
Diocese of Nelson April 1994.

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- Number 1 "Visitor Friendly Worship"
- Number 2 "Worship - Who is it for?" – 2001 edition.
- Number 3 "Leading Worship - The Prayers"
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- Number 16 "Criticism – How Do We Respond?"

Please note that Number 7 on Planning is not available in the Electronic Series.

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