



## FAITH-BASED STEWARDSHIP: A FRESH PERSPECTIVE ON CONGREGATIONAL GIVING

Stewardship in the church today has, unfortunately, become a word that is used to provide a somewhat holy air to what generally amounts to standard fundraising activities designed to raise money to support the institutional church. While there is nothing wrong with needing or even soliciting funds to support the building, salaries and programs of the church, it is important to be clear about the difference between the theological understanding of stewardship and the American habits of philanthropy and the not-for-profit organization's practice of tapping into that well.

Stewardship is the intentional use of all the resources and gifts God has given us to restore people to unity with God and each other in Christ and to further the reign of God on earth. It is definitely about money but it is also about our time, our relationships with our families, friends, neighbors and strangers in the street, our homes and possessions, our relationship with God's creation and the use of the earth's resources, and much more. Being a good steward means being aware of the fact that God has given us all that we have and developing the practice of thankfulness and generosity. God's grace—God's unearned, undeserved and unconditional love for us—invites, even demands a life of thankfulness and praise.

Churches tend to preach some of this message but the punch line is, almost without exception, "and give us money, more money." This becomes even more clear when churches face budget crunches and deficits. People are no fools. They hear the real message, which is much louder than the theological message. That message is clear: "We (those of us in charge) have decided what we want and you (whose opinion we basically could care less about and with whom we will not share power) are expected to pay for what we want (whether you want it or not)." We paper that message over with lots of religious language about how people should "give to God" and "trust the leaders of the church to make good decisions." We even invest this abdication of real participation with a guilt-inducing spirituality. If you dare question this system you are, somehow, not really a "good" Christian.

Because Americans, in particular, are subjected to countless fundraisers for many good and worthy causes, they are very familiar with fund-raising techniques. No amount of religious wallpaper will disguise our fund-raising efforts if that is, in fact, what they are. On the other hand, an authentic faith-based stewardship process, which is radically different from the standard fund-raising efforts of nonprofit groups, can be and often is attractive to people who otherwise would not give to the church, and it can be life-transforming to those who participate in the process.

### **GOD GIVES US WHAT WE NEED**

What is a "faith-based stewardship process"? It is based on the principle that God has given to each of us exactly what we need to do the work God has given us to do. And that applies to each congregation, each group and each diocese as well. God calls us to be who God created us to be—not to be anyone else. God calls us to do the ministry God has given *us*, not the ministry God has given to someone else. And God gives us the gifts, skills, time, relationships, resources and *money* we need to do that ministry. If you believe this—and it is a matter of belief—then the entire approach to money is reversed.

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The fund-raising model of stewardship assumes the opposite. It assumes that we get what we have by developing skills, earning money, etc. It assumes that people give “out of their relationship with God” (i.e., people who have a “good” relationship with God will give more to the church than those who don’t have a “good” relationship with God). It assumes that members should and will give to support the church because the church is doing good things for and on behalf of its members. It assumes that a congregation’s leaders will sit down and think (and pray) about what they think the church should do, build a budget to do it and then go out to raise the money for it. We don’t, of course, actually say any of this—we know better than that! But our actions and our sub-text is very clear, and that is what people listen to more than the religious overlay.

What people see is a budget presented to them with a request for them to pledge to it in order to enable the organization (in this case, the church) to do these good things. This is fund-raising, pure and simple. The language we use to present it is not relevant. Actions speak much louder than words. When you present a program and ask people to pay for it because it is worthy, you are doing fund-raising.

Faith-based stewardship approaches the process from the opposite direction. It focuses stewardship education on helping people understand what they have ALREADY been given and how they are called to be good stewards of it. This includes looking at things like simple living, environmental issues, family budgeting skills, balancing work and family/personal life, use of money in all aspects of life, caring for the relationships with others in our lives, etc. Good stewardship of time, talent and treasure is NOT gauged by how much is given to the church. It is gauged by how much is given “to restore all people to unity with God and each other in Christ and the furtherance of God’s reign on earth.”

#### **THE BUDGET PROCESS IN FAITH-BASED STEWARDSHIP**

Likewise, faith-based stewardship in a congregation does not focus on raising money for a budget. Rather, it begins by educating people about their personal stewardship first. It provides education about the congregation’s use of the resources it already has. This might include education on environmental issues that impact congregational life, budgeting skills for families and individuals, training church leaders in organizational skills, looking at building usage, educating people about the mission of the church, etc.

When pledge time comes, the leaders need to focus on telling the story about how the community has used what it was given last year and what the congregation hopes to do in the future (no dollars included—use stories, vision, concrete images). Then comes the time to ask for and accept whatever the members feel God has called them to give to the church (time, talent and money)—along with other organizations and ministries they are engaged in and called to support.

Then, and only then, do the leaders sit down with what money, time and talent has been pledged and put together concrete plans and a budget. They begin with the assumption that *this* is what God has given them and *this* is all they need to do what God has given them to do. Their job now is to discern what God is calling them to do—with the gifts God has given them. They start with the first, clearest priority, and allocate people and dollars to it. Then they move to the next priority and so on. When they have used all that they have been given (money and offerings of time and talent), they stop. This plan is what they share with the congregation—“this is what we feel God is calling us to do with what God has given us.” No pleading for more. No recriminations. Not even any holy sermonizing.

In fact, what the congregation does at this point is *celebrate and give thanks* for what God has given them. And, by the way, you need to count and celebrate ALL of what your members give—time, talent and treasure given in the many places and ways in which they exercise their ministry. The community of faith sees all of that as part of the ministry of the community—whatever any member says they’re doing as ministry is counted as ministry. And when you add up all that is given to this ministry, you often find that there is much, much more than anyone had been aware of, and that there really is cause for celebration.

If you *really believe* that God has given you all you need to do what God has given you to do, then you celebrate and give thanks for that, no matter what it turns out to be. This is *very difficult* because if it is less than we hoped for, it means we have to give up something and that is painful. But, that's why it is faith-based. If you really trust God, you will accept what God has given you and use that to the best of your ability.

We can see this a bit more easily on the personal level. If we get a reasonable salary, but not enough to pay for all the things we could do with a bigger salary, good stewardship says we adjust our spending to fit our salary. We might look for another job with a bigger salary, but if that is not forthcoming, we adjust our spending. We assume that we can live with what God has given us. Ironically, the poorer the family, the better they are at doing this and giving thanks for things many of us would overlook, much less be thankful for.

### **FAITH-BASED STEWARDSHIP MEANS DEPENDING ON GOD**

Sometimes, frankly, I believe that God gives us less and less until we learn to depend on God instead of ourselves. This is what the poor know so well. When you have little or nothing, you **MUST** depend on God. You move forward in faith rather than depending on your own ability to generate what you want or even need. You may not be able to see how you will feed the family on what God has given you, but you move ahead, trusting that God will provide. This doesn't mean you don't work or aren't realistic. You adjust spending. You take an extra job. You do what you can. But in many respects you choose to live with what you have and be thankful for that. And somehow, as many poor people discover, God does provide.

Those who are not poor are not required to have that dependence on God. They can always take money out of savings, run up credit card debt or find some other source of money. Churches don't have to depend on God because they depend on their members. If the members don't give enough, they ask for more rather than accepting and giving thanks for what God has given them. There is an insatiable desire for more and more—and especially in a church in the fund-raising mode, there *always* is a need for more.

That desire for more and the unexamined expectation that we can “get” it from people puts our focus on fund-raising rather than faith-based stewardship. Even more destructively, it undermines the thankfulness that ultimately empowers generosity. And it undermines our radical dependence on God, rather than ourselves. This is, I believe, what ultimately undermines our efforts to increase giving at our churches. Our focus is on raising more money from our members, instead of accepting what God has given us with a thankful heart and then get about doing the work we have been given to do.

### **THE SPIRITUAL PRACTICES OF THANKFULNESS AND CELEBRATION**

My experience is that a faith-based stewardship process may begin with less but ends up with the church having more. This is simply because people learn good stewardship practices. If they are engaged in the life and ministry of the church, they naturally begin to give more of their time and talent to those ministries and, where their heart is, there will be their treasure also! A focus on celebration and thankfulness for what people have given is such a contrast to the usual begging for money with a not-so-subtle guilt-trip undertone, that it frees people from resisting talk about money. A consistent example of the church's willingness to model “accept and give thanks for what God has given us” enables individuals to accept and give thanks for what they have individually—which is the foundation for good stewardship. The spiritual practices of thankfulness and celebration help individuals as well as the congregation experience life in a new way. The constant practice of “a grateful heart” enables all of us to see God's presence in all of life and thus value each other, what we have and what we experience in life.

This process works. But it is scary. Adopting it is a radical shift—especially in a culture where we are used to getting what we want instead of sacrificing, where we are used to complaining about not enough money instead of celebrating what we have. Most churches are too afraid to trust that God will, in fact, provide. That fear pushes them back into begging for more money or trying to do it all without sufficient funds or personnel.

Practicing this kind of model requires faith and discipline. It requires us to be focused and do those things that are most essential—which means we have to look at our “core business,” we have to be much clearer about why we exist as a church and determine what is essential and what things are accretions we have acquired over time. It requires us to prune and be pruned by God so we can grow and flower in new ways.

Despite the difficulty and even pain inherent in this process, it ultimately works. By that I don’t just mean that churches get more money out of their members. I mean it works because people are transformed—people begin to live differently, people relate to God, life and money in a new way, people are intentional about the use of all the resources and gifts God has given them to restore people to unity with God and each other in Christ and for the furthering of the reign of God. And that, at the end of the day, is what stewardship is really about.

### **Summary of Different Approaches to Stewardship**

<b>Fund-raising Stewardship</b>	<b>Faith-based Stewardship</b>
Believes that people, if they choose, can and should give to the church all that the church needs to do what it is called to do	Believes that God has given all that the church needs to do what it is called to do
Sets budgets and asks people for money to support it	Asks people for money and develops budgets to use it
Sees a shortfall as a call to raise more money	Sees a shortfall as a call to prune dollars and activities
Assumes people will provide	Assumes God will provide
Focuses on asking for money and explaining why it is needed, what it would do, etc.	Focuses on thanksgiving and celebrating what God has given us
Trusts that the stewardship sermons, dinners, cottage meetings, newsletter articles, testimonies, etc. will raise the desired amount of money	Trusts that consistent education about personal stewardship and authentic thankfulness (to God and to givers) will be transformative
Develops the practice of philanthropy	Develops the spiritual practice of thankfulness (a grateful heart)
Engages key leaders in strategizing, planning, asking, speaking, decision-making about money and its use	Relentlessly engages a broad spectrum of the congregation in doing ministry

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