

## Staying healthy: the value of an annual review

An annual review is a key stewardship task that is well within the capacity of every church. A review is characterised by flexibility and simplicity, serving to focus a review of giving and making good stewardship practice a normal part of the life of the local church.



The important 2009 Church of England report *Giving for Life* identified an annual review as one of four key stewardship tasks to be addressed intentionally by each local church.<sup>i</sup> This resource suggests why the annual review is good stewardship practice and briefly outlines the shape of an annual review and how it can be responsive to the needs of the local congregation.

### To the manna born

Exodus chapter 16 tells the story of the manna that fed the hungry Israelites in the desert. This 'bread of heaven', gathered each morning, abundantly met the needs of God's people. No one went without and no one had more than they needed. All learned to trust in the daily provision of God.

All churches have core operational costs that increase year on year. Each year also offers new opportunities and challenges for ministry. And, for our congregations, personal, family and financial situations change. Good stewardship is not a done deal when the church books finally balance or when we can cover our ministry costs. As Christians we are not done with discipleship if we renewed our giving at a giving campaign a few years ago. For our churches, there will not come a day when we no longer need to trust God's provision or invite God's people to meet the ministry and mission needs of their church.<sup>ii</sup> For Christian people there will not come a time when we are not called to, 'excel in the grace of giving' (2 Cor. 8:7). The annual review is an opportunity to think about and act on the changes, challenges, opportunities that face our church and our church members.

### Institutionalising stewardship

Giving Insight, a 2011 UK survey into church giving, found that just a quarter of churchgoers said they gave a *proportion* of their income to the church<sup>iii</sup> Our givers have a range of motivations for their giving. While some are able to put into words the theological reasons for their giving, say their gratitude to God or obedience to the bible, others find this harder. Research into church giving suggests that what makes the difference is how good stewardship thinking and theology are *institutionalised* in the life and practice of the local church. In other words, good stewardship becomes 'the way we do things around here'.

So, for example, in one community church, new members are taught to tithe right out of the gate. In a different church, members are taught about planned giving as part of their welcome and nurture. One suburban Anglican church explores through three Sundays each January the mission focus and budget for the coming year and invites church members to make a personal response. In different ways stewardship teaching and practice is embedded in the expectation and worship of the church.

The annual review is part of that process of making stewardship part of how we do things here. For existing church members the annual giving challenge is part of the life and worship of the church. For new members it connects money and ministry and explains the different ways of giving to the church. Most important, the annual review makes money talk a normal part of

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the church conversation instead of being coupled to the latest financial crisis faced by the church. Talk of generosity becomes part of the heartbeat of church life, not a hiccup when we face a problem. An annual review provides a regular focal point for addressing giving in the context of worship.

## A chance to respond

As the *Giving for Life* report notes, we review our money situations annually: increases in pay or pension, mortgage updates, savings or insurance payments. Again, the church has its annual meetings and often its annual budget. In the same way, people need a practical, annual opportunity to think carefully about their giving. It is not unusual for a significant percentage of the congregation to fail to review their giving in three years, five years or even longer. Nor will most people respond instinctively to a presentation of the financial needs of the church. Indeed, after a promising stewardship campaign, some will conclude that money is no longer an issue while leaders may be relieved to have 'got money out of the way'.

Therefore, we must provide a simple, clear opportunity for people to hear about the church's mission, the money that makes it possible and the invitation to respond, accompanied by information on how, and perhaps how much, to give, not least for new church members.

## Annual Review: shape and feel

An annual review is characterised by simplicity, flexibility and responsiveness to the needs of the church. It cannot and should not carry the whole weight of the stewardship ministry of the church. Rather it is part of the blend of stewardship practice alongside a regular stewardship programme and the year-round stewardship tasks of every local church. This 'cord of three strands' makes up the suite of Giving in Grace resources<sup>iv</sup>

The review will share some core elements, such as preaching, with a full stewardship programme but don't approach it as a cut-down programme. Make the review only as detailed as it needs to be and appropriate to the energy and the resources available.

## Purpose

Most important, be clear about the primary purpose of each annual review and as a review should be responsive to local needs so the purpose may change year to year. One year the focus might be to encourage a move from weekly envelopes to standing orders and include a letter to all planned givers. Another year may update on ministry costs and opportunities and served

by a leaflet and a response form for those wishing to know about planned giving. In another year there may be a financial deficit to be addressed directly by a clear challenge to increase total giving by, say, £100 per week. In yet another year the focus might be on encouraging the maximising of Gift Aid.



## Simplicity

The golden rule is simplicity. Light touch planning should be all that is needed. The preaching focus will often be a single Sunday (and midweek where applicable). Two consecutive Sundays will help avoid missing too many people. The first Sunday may do the heavy lifting in terms of preaching; a second Sunday may feature a brief financial presentation, a lighter-

touch sermon or a brief focus on the review leaflet and options for giving. More guidance can be found at the [Preaching at the Review](#) [tab](#).

While preaching is essential, a simple *Review leaflet* for all church members though optional is recommended. It serves as a tangible reminder of the need to act and as a source of information about the money, ministry and mission of the church. Again optional, some churches will wish to include a letter to church members. Guidance can be found at the [Leaflets and Letters](#) [tab](#).

Each church should also consider whether to include a *response form* with the review leaflet and whether to include a specific giving target, on which see below. This and other decisions as above will depend on local need and will change year on year. For guidance see the [Review Response](#) [tab](#).

Aim for simplicity. If the review stands alone then it must carry a greater weight of stewardship expectation. In turn this will require more preparation and more elements to the review, such as personally addressed clergy letters and a differentiated mailing list more usually associated with a full stewardship programme.<sup>v</sup>

## Information

The annual review is an opportunity to communicate information about the finance, ministry and mission of the church. The headline financial figures must be there but be sure to communicate also what *has been* achieved in the life of the church and what *you hope and plan* to achieve in the coming year: the ministry and mission goals of the church.

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The optional review leaflet offers simple information in bite-sized chunks. Other options, again governed by the need, time and energy in the church, are available. A short [financial presentation](#) by the right lay person can make a huge difference, as can appropriate lay [testimony](#) within worship. Visual or interactive presentations may be appropriate and some suggestions are offered at the *Socials and Sketches* tab.

## Challenge

The review will always include a threefold invitation to review giving. First, the discipleship invitation to grow in, 'the grace of giving' (2 Cor. 8:7) is the primary focus of the preaching. Second, there will be a very practical invitation to embrace an appropriate form of planned giving – envelopes, standing orders, charitable giving accounts – as well as Gift Aid and making a legacy gift. As noted above, an optional information response form will facilitate this response.

Third, there is an unambiguous invitation to review and increase giving. How we make this invitation will depend on local context and need. A creative ministry opportunity, a manageable shortfall or a worrying budget deficit will each require a different approach, the latter perhaps needing more guidance.

Where need dictates, don't be nervous about an unambiguous financial challenge and a simple giving target in the annual review. This is not watering down a biblical, discipleship, approach to giving. Remember, the review does not sustain the whole stewardship ministry of the church. Accordingly, the review leaflet may include guidance on how much to give. In some cases, churches may include a *pledge response form* that invites people to declare their increase in financial giving. As ever, the local situation must govern the complexity and the detail that underwrite the financial challenge.

## Appreciation

Finally, as Paul thanked the churches he wrote to, so our annual review should express appreciation for people's giving, their partnership in the gospel and commitment to the life of the church. This appreciation should precede any challenge or request and should be coupled with a reminder of progress made in the past year. This note of appreciation is struck in the review leaflet template and the template for a covering letter to church members.<sup>vi</sup> Note, however, that saying thank you in an annual review should not replace or be confused with the annual task of warmly thanking givers each year which is a key stewardship task in the *Giving for Life* report.

## When to hold an annual review

There is no right or wrong time for a review. For many churches it will be convenient to connect the review with the annual cycle of the church financial year, budget preparation and communication. More than a tool for the treasurer, the budget is a vehicle for planning and communicating the church's ministry and mission to the congregation. Alternatively, a patronal festival, a church anniversary, a dedicated stewardship Sunday, a Lent or Advent timing, or an annual meeting can all provide an appropriate focus for annual review.

## Conclusion

While a stewardship programme can help overcome inertia around giving in a congregation, the annual review helps maintain stewardship momentum, placing stewardship conversations within the natural rhythm of the church's liturgical and organisational life rather than being driven by financial problems.



## Notes

- i. *Giving for Life* and accompanying resources is a free download at [www.parishresources.org.uk/givingforlife/](http://www.parishresources.org.uk/givingforlife/)
- ii. Of course, holding adequate financial reserves is good stewardship. However, note that excessive reserves can constrain generosity while saving endowments and legacy gifts for a rainy day leaves us no story that encourages others to give generously
- iii. Download the full report from [www.parishresources.org.uk/giving](http://www.parishresources.org.uk/giving)
- iv. See the paper, 'A Cord of Three Strands' at the home page at [www.givingingrace.org](http://www.givingingrace.org)
- v. See the guidance in the Stewardship Programme strand at [www.givingingrace.org](http://www.givingingrace.org) under [Preparing the Literature](#).
- vi. Found at the [Leaflet and Letter](#) tab