

Fifty years ago, around 70% of clergy costs in the Church of England were met by the central church funds. Today a similar proportion is met by church congregations. We cannot go back to how it was. Congregational generosity is essential to sustain the ministry we say we want.



A cord of three strands: explaining Giving in Grace

More than maintenance

Churches need money to survive, to pay the bills. They need money to do what they are here to do: the ministry and mission of God. For most churches the largest share of this money must come from congregational giving. This financial reality requires congregations to think and act differently about funding their church, a fresh understanding of the importance of regular, planned giving and awareness of the need to develop additional income streams.

There are signs of encouragement. Giving levels from Anglican planned givers are increasing as many Christians rise to the financial challenge. Gift Aid is a welcome new income stream and church members are resilient, committed and creative in raising funds for maintenance and heritage, ministry and mission. Income from gifts in wills has maintained buildings and released ministry but churches could benefit so much more.

There is also a downside. Giving levels for many are both low and static while the income of almost every congregation is overly dependent on the giving of a few big givers. The 2011 UK research *Giving Insight* refers to an 'age time bomb', given that nearly half of total giving is from those over 65.¹ A good number of churches struggle to manage financially and for Anglican churches this threatens the mutuality of the parish share or common fund that supports ministry in less affluent areas. Many clergy feel ill equipped to deal with financial matters or feel that this is a lay issue, and often leaders, lay and ordained, have made peace with low giving expectations.

More than ministry and mission

Money is part of following Jesus. The Bible tells us that a rich man could not let go of his wealth, that Zacchaeus responded to Jesus with joyful generosity and that Paul challenged the church in Corinth to give generously. A healthy relationship with money is a normal part of our discipleship. Grace-filled generosity is, arguably, the sign and seal, perhaps even the sacrament, of financial discipleship.

More than a money programme

The twofold task is to build financial sustainability and address money as a part of discipleship. In a consumer society struggling with austerity, an annual giving sermon or financial appeal cannot bear this weight of responsibility. Just as 'a cord of three strands is not quickly broken' (Eccles. 4:12) so Giving in Grace is made up of three strands:

- a full stewardship programme run at least every three years
- stewardship tasks, good practice for churches throughout the year
- an annual review to refresh the giving challenge before the congregation

The task of the local church is to weave these strands into a cord capable of bearing the weight of stewardship.



The stewardship programme strand

Higher levels of giving are linked to the planning of regular gifts, a sense of giving to and receiving from God, clear expectations from the church about giving levels and high levels of personal involvement in church. Fundraising activities will help but a fundraising culture cannot build a sustainable future and a 'pay the bills' approach is linked to lower levels of giving.

The fully resourced stewardship programme within Giving in Grace includes practical tools for understanding finance and for making a clear financial challenge blended with a biblical approach that stresses discipleship and funding, ministry and mission. As Dean Hoge comments, 'successful stewardship programs involve an entire theology and vision of personal and collective responsibility ... there is no room for the one shot stewardship efforts that harp on crises...'ⁱⁱ The stewardship programme crystallises the core stewardship tasks. Prayerful preparation will see a significant and sustained increase in planned giving and, as important, help to change the money culture in the church.

The stewardship tasks strand

It is common for churches to have a giving programme, increase giving and happily put money on the back burner until next time! The second strand within Giving in Grace is a suite of resources to help address ongoing stewardship tasks in the local church: a budget, preaching and teaching, Gift Aid, developing other income streams and more.

The annual review strand

An annual focus on giving is one of the four key tasks in the 2009 Church of England report, Giving for Life.ⁱⁱⁱ The plug and play materials in the Annual Review strand are updated annually to resource a short, focused Review that includes preaching, a challenge to review giving, and introduce planned giving to those new to the church. The resources can also be used in a short, sharp giving initiative when required.

What do we mean by 'stewardship'?

Stewardship is a rich, biblical symbol of how to be a Christian in the world. Stewardship is more than money for mission, more than simply the material means by which the spiritual end is achieved. Stewardship is more than individual Christians borrowing, saving and spending wisely and well; more than time and talents. It is these things but the steward also affirms this world as the focus of God's

love and care, challenges injustice and inequality and cares passionately for the environment. So stewardship is rich in meaning and scope. However it is used here confidently in the more limited sense of generous giving in the church context. Why is that?

First, we need to think afresh around resourcing ministry and about financial discipleship in a consumer culture, yet money talk is not easy.

Second, money and our personal money stories often drive our life choices, good and bad.

Third, it is our conviction that generous giving is the hallmark of personal financial discipleship and the litmus test of the stewardship life of the local church. We speak of the stewardship tasks or a stewardship culture not to define stewardship as giving money to the church; rather because generous giving in obedience to Scripture and as an act of worship in response to God's love is at the heart of what it is to be a steward. Good giving helps form good stewardship.

Conclusion

Giving in Grace offers a range of biblically-based, practical resources to enable churches to resource ministry and mission and to help build generous congregations who 'excel in this grace of giving' (2 Cor. 8:7).

Notes and Resources

ⁱ Download *Giving Insight* from the national stewardship website www.parishresources.org.uk/giving

ⁱⁱ In Money Matters: Personal Giving in American churches, page 168

ⁱⁱⁱ Download from www.parishresources.org.uk/givingforlife

