



VISION: To liberate church members from the idol of wealth and materialism by cultivating a church culture that celebrates generosity and stewardship

GOAL: Every church member will understand biblical principles of stewardship and generosity and have an opportunity to regularly give generously of their time, talent, and treasure

Missional Verse: Matthew 6:19-21 (ESV) “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ***For where your treasure is, there your heart will be also.***”

Characteristics of a Generous Church:¹

1. Good steward of church finances
 - a. Consider how you communicate the church’s stewardship
 - b. ECFA
2. Vision for the church and why it exists
 - a. Once this is articulated, there is a clear and compelling way to connect the ministry to the money
3. Strong external focus to make a difference in the church’s community and world
 - a. This should be reflected in the church’s budget
 - b. This external focus also makes it a lot easier to talk about money
4. Generous Leaders – staff and key lay leaders understand and model generosity
 - a. There should be accountability here
5. Designated stewardship leader
 - a. Looking for a person with gifts and commitment to this area – should not be an add on type of assignment
6. Strong teaching on stewardship, generosity, and the Kingdom of God
 - a. An understanding that this is a whole life issue
 - b. Widespread understanding and application of principles among the congregation
 - c. Stewardship of time, talent, and treasure is regularly shared with the church body
7. Biblical stewardship is woven into the culture and values of the generous church

¹ Some of this material has been adapted from an article by Patrick Johnson titled “Seven Attributes of a Generous Church” and an article by the Christian Stewardship Network titled “The Attributes of a Generous Church”

- a. Leaders are comfortable talking about stewardship and information is easily accessible around the church
 - b. Stewardship is part of the spiritual formation and values of the church
- 8. Discipleship opportunities to work out stewardship and generosity
 - a. Needs to happen at all levels – struggling, solid, surplus
 - b. Don't neglect the children either
 - c. Helping people enter into God's calling for their lives unleashes generosity

Phase 1:

Engage pastors, elders, and ministry leaders

- This is the most crucial step of the process, and without this step it is unlikely that a culture change will occur within a church.
- In this step, pastors, elders, and other key ministry leaders are engaged in a way that both encourages and challenges their thinking on the role of stewardship and generosity in their entire lives.
- There are a number of resources that can be used to begin this process, but here are a few tried and true ideas:
 - Journey of Generosity – this is a 24-hour overnight retreat that engages the participants with stories of generosity and demonstrates the liberty and joy that comes from living a life filled with generosity.
 - The Treasure Principle – this is a small book from Randy Alcorn that engages the reader with the question of where their treasure is.
 - God Owns It All – this is a six-week small group Bible study curriculum that provides a foundational perspective on what it means to engage in whole life stewardship. It answers common questions about what the Bible has to say about our money and how we use it.
- The key in this step is to grab the hearts of the leaders of the church. If the leaders are not excited about modeling and living out whole life stewardship, then the church members are unlikely to follow. The old adage that says “you must be willing to go where you are asking people to follow” rings very true here. If the leaders of a church are not living joyfully in the midst of whole life stewardship, then the culture shift will not occur in the whole church.

Identify or hire the individual who is responsible for stewardship within the church

- Without ownership of a stewardship ministry, there is no champion within the church and it will ultimately lose momentum.
- The person identified does not have to be a full-time staff person, but it does need to be someone who is present enough to be able to have a voice into the calendar and the direction of the church.
- The ideal situation will arise if a full-time staff position can be created for a stewardship pastor.
 - A word of caution: adding the stewardship tag to a current staff member will rarely work well – the only way that this can work well is if that person's other

roles and responsibilities are reduced in such a way as to free up adequate time to devote to this new role.

- A non-staff member may take on this role, but they must have the bandwidth to commit significant time to the regular business of the church and the new role overseeing this area of ministry.
- The type of individual who is best suited for this role is someone who has substantial financial experience. This could be a former banker, financial advisor, or executive. The person should be very comfortable with what the Bible says about stewardship and generosity and have the ability to counsel both people who are struggling to survive and who have a surplus of wealth.
 - It may be difficult to find the “perfect” mix of a candidate, so the ideal person will first have a deep biblical understanding of stewardship. The technical skills can be taught, but the surrender to God of everything in their life is the most important characteristic of this person.

Phase 2:

Celebrate stories of generosity

- Stories of generosity of time, talent, and treasure should be celebrated whenever possible and appropriate.
 - These could be celebrated in worship services, staff meetings, bulletins, story boards, giving statements, etc.
 - The goal of telling these stories is not to highlight the person who the story is about, but rather to celebrate the joy and reliance of God that the story produced. Stories of unusual generosity always involve reliance on God in a way that is outside of normal for most people – that is what is being celebrated.
 - Talking about these stories is not meant to tell the church about the best givers, but rather to celebrate the amazing work God is doing by transforming people with His own character.
- Once this becomes natural, it will flow and continue without much thought or effort.
 - These stories do not have to be elaborate or showy, they should be simple and natural in the flow of wherever they take place.
 - You may want to highlight one or two in any given year and tell a more detailed story, but most of these stories will be quick and anecdotal.

Engage key leaders, financial advisers, and givers

- Assuming the successful implementation of Phase 1, it is now time to engage high level lay leaders, financial advisers, and high-capacity givers with the biblical message of stewardship and generosity.
- The goal of this step is to identify those key lay leaders, financial advisers, and high-capacity givers who can help encourage and spread the message of stewardship and generosity.

- These will be people who can be trusted to lead small groups and Bible studies, and counsel other people through their financial struggles.
- Care must be taken with these people to ensure that they are not engaging in order to grow their businesses.
- Some of the ways to engage these people in the stewardship conversation are:
 - Kingdom Advisors study groups and quarterly events – these events are primarily designed to equip and encourage financial professionals in the church. They will help these people view their profession as a ministry and view their professional skills as unique gifts given to the local church.
 - Quarterly events are typically designed to excite and engage financial professionals in order to encourage them to get further involved in a stewardship ministry.
 - Journey of Generosity – the Journey of Generosity could be used here as in Phase 1 to open up conversations about generosity and whole life stewardship.
 - Events – lunches or dinners designed to cast a vision and tell stories of generosity could be hosted to begin engaging with key leaders and high-capacity givers.

Embed the benevolence ministry into the stewardship pastor's responsibilities

- To the extent that the benevolence ministry is not a part of the newly hired or designated stewardship pastor's responsibilities it should be moved.
- The stewardship pastor needs to oversee all aspects of stewardship in the church, and the benevolence ministry is one of the most important ways to keep a pulse on the generosity of the church.
- The benevolence ministry should continue to function by pointing people towards community and counseling where appropriate, but the stewardship pastor should have the lead role in helping to oversee how the benevolence ministry integrates with the overall culture of generosity within the church.
- The congregation should be made aware of how the church handles benevolence requests and how it collects/allocates funds for those purposes.

Phase 3:

Introduce sermon series and small group study

- The teaching pastor, with the help of the stewardship pastor, should teach a series on stewardship and generosity.
 - This series should not be tied to any capital campaign and should be constructed in the same manner as the church normally constructs sermon series.
 - The focus should rest on what the Bible has to say about money and why the Bible has so much to say about the dangers of money and greed.

- RBI has sample sermon series based on the God Owns It All church curriculum and the Master Your Money book that it is happy to provide as reference material.
- In connection with the sermon series, it is highly recommended that the church rolls out small group materials walking participants through what the Bible has to say about stewardship and generosity.
 - Some potential resources include:
 - God Owns It All (described above)
 - Master Your Money – the pastor could teach through the material in Master Your Money and make the books available for study
 - Navigating Your Finances God's Way by Compass and Howard Dayton

Embed stewardship materials into discipleship content and into ministries

- The Bible has more to say about money than any other single topic. With this being true, it is paramount that the topic of money be considered in each discipleship ministry.
 - Examples of this include:
 - Pre-marital counseling – ensure that finances are discussed and that the engaged couple has the opportunity to explore what they think about money, budgeting, giving, and stewardship in light of what their future spouse believes and what the Bible actually says.
 - Leadership development – leaders who have not surrendered their finances to God and have not submitted to accountability in this area will have a hard time leading out of humility and service.
 - Student ministry – high school and college students are being bombarded with messages telling them that they need things to be happy. Couple these messages with almost no understanding of finances, giving, and debt, these students are being set up to fall into a deep hole before they even get started with a career or family.
 - Seniors ministry – leaving a legacy and an inheritance is one of the most potentially life altering actions that seniors can take towards their children and grandchildren. Helping them navigate and think through the dangers and pitfalls in this arena is vital to them leaving a spiritual legacy that can survive generations.
- Integrating stewardship materials and conversations into every ministry is a key component to creating a culture of generosity and stewardship. Creating natural arenas for people to explore their money questions and to be challenged on their preconceived notions of managing money will transform the church in substantial ways.
- The stewardship pastor must be given the platform and the support to be able to work with each ministry and discipleship program in meaningful and collaborative ways.

Highlight service opportunities and tie those opportunities to the stewardship of the congregation

- Looking outward is one of the most important elements in developing and maintaining a church culture of generosity and stewardship.
 - The overall vision of the church should be clearly stated and should focus on moving people outward and not on protecting what is happening within the inner walls of the church.
- Service opportunities should include helping members within the church, but should also focus on helping out people, communities, countries, and churches who are not a regular part of the church.
- When presenting service opportunities to the church members, they should be tied into the stewardship of the congregation. Whether the opportunity was made possible through the offerings of the congregation or through the time and talents of the people of the congregation, the stewardship aspect of the service should be recognized and celebrated.
- This initiative should also focus on providing access to service opportunities that are accessible and meaningful to the church as a body.
 - Restore Strategies in Austin, Texas is an organization that can help a church develop a strategy for serving the communities in and around the church.
- Service and outward vision will be the sustaining lifeblood of this culture shift.

Phase 4:

Offer classes for the struggling, solid, and surplus

- Each group of people should have a place to plug in and receive discipleship in the areas of stewardship which are most applicable to them.
 - Some ideas for each group of people are as follows:
 - Struggling:
 - Financial Peace University – this is a financial study featuring Dave Ramsey and it does a great job helping people take baby steps towards financial health
 - Faith & Finances from the Chalmers Center – this is a financial study that is geared towards low-income adults and addresses some of the challenges that are unique to people in this situation
 - God Owns It All – this curriculum is geared towards giving people a foundation in understanding what the Bible has to say about money and stewardship
 - Solid:
 - God Owns It All – this curriculum will help to reset many people's misconceptions about money and the Bible.
 - Journey of Generosity – this tool will help people in this group grasp a bigger picture of what is possible with the tool of money in their hands

- Treasure Principle – this short book could be used for discussion groups and small groups
- Navigating Your Finances God's Way by Compass and Howard Dayton – this study will provide budgeting help and provide a good foundation in biblical stewardship
- Surplus:
 - Journey of Generosity – this tool will help people in this group grasp a bigger picture of what is possible with the tool of money in their hands
 - Celebration of Generosity – this is an annual event put on by Generous Giving and it will encourage those with substantial wealth to consider how they may use their wealth in more meaningful ways
 - God Owns It All – this curriculum will help to reset many people's misconceptions about money and the Bible
- One of the most common problems that churches face within a stewardship ministry is the perception that some groups of people are not disciplined. Often times this group is the wealthiest group in the church. Churches do not want to feel like they are playing favorites with the wealthy, so they tend to over correct and not offer any financial support to this group.

Offer regular budget coaching and financial counseling from trained advisors

- Each person in the congregation probably has specific questions regarding their own financial situation. From the struggling to the surplus, everyone has unique needs. Providing opportunities and environments where these folks can get their questions answered is vital to creating an open culture around money and stewardship.
 - Struggling: the most effective way to help people in the struggling category is to engage with them in one-on-one relationships. Coaches can either be trained members of the congregation or can be outsourced by Crown, Compass, or Dave Ramsey.
 - Solid: while many of these people have steady and stable income, they are one or two financial mistakes away from being in trouble. Personal discipleship and counseling is key to helping these people get specific answers to specific questions.
 - Surplus: personal counseling gives the pastors an opportunity to connect with those who have been blessed with significant wealth in a discipleship context.
- The key to this step comes much earlier in the process and arises from the identification and training of financial advisors. Kingdom Advisors' training can be a significant resource for aligning financial advisors with biblical truth surrounding finances and stewardship.

Introduce sermons series and small group study

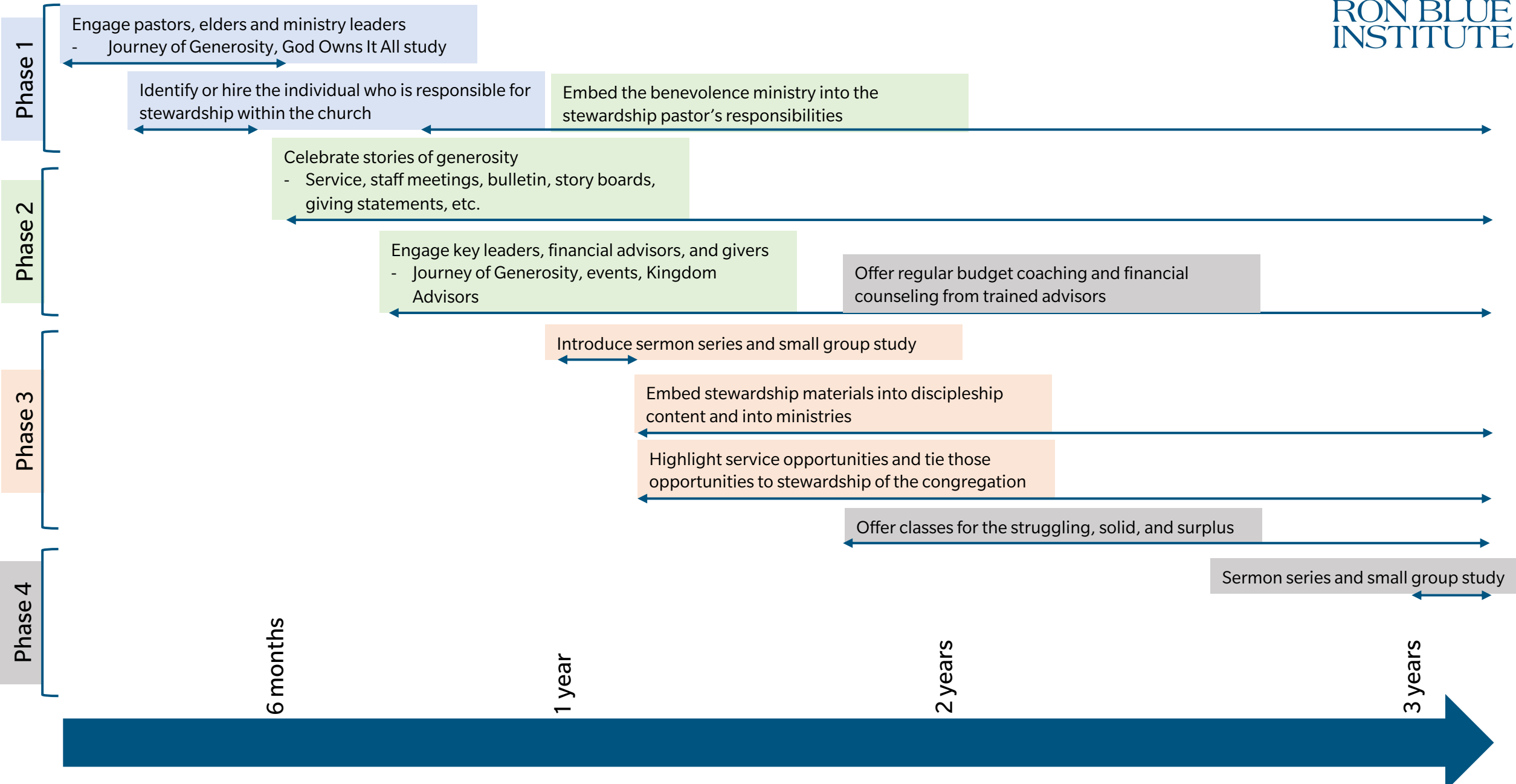
- Approximately 18 months after the first sermon series in Phase 3, the pastor should do another sermon series on stewardship. This series should be structured similarly to the prior one.

Tools:

1. Celebratory stories – “generosity is best caught, not taught”
2. Journey of Generosity
3. Sermons
4. Bible studies/classes
 - a. God Owns It All
 - b. Financial Peace University
 - c. Compass
 - d. Crown
 - e. Faith & Finances
5. Service opportunities
6. External giving opportunities
7. Internal benevolence opportunities
8. Personal coaching, counseling
9. Seminars
 - a. Generous Church
 - b. Compass
 - c. RBI
10. Annual meetings
11. Giving statements – add stories, vision, thanks
12. Offering every week
13. Other classes – embed stewardship into the conversation
 - a. Marriage classes

Resources:

1. Christian Stewardship Network
2. Generous Church
3. Compass



Timeline for Cultivating a Culture of Generosity