

Year-Round Congregational Stewardship Plan

© Barbara Fullerton
Congregational Stewardship Development
Congregational, Educational, and Community Ministries Unit

e-mail: steward@united-church.ca
phone: 416-231-7680, ext. 4161

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Guiding Principles/Assumptions about Stewardship (Including Financial Stewardship)

1. Theological Assumptions

God created and loves the world and invites us to participate in God's vision for the world.

- a. Giving is a means of
 - expressing generosity in gratitude for all of God's gifts
 - fulfilling the great commandment of loving God and neighbour
 - living out our call to be the church:¹
 - to celebrate God's presence
 - to live with respect in Creation
 - to love and serve others
 - to seek justice and resist evil
 - to proclaim Jesus, crucified and risen
- b. Generosity is a demonstrable dimension of faith formation, related to a biblically grounded stewardship understanding that is reflected in every life decision.
 - Giving increases correlate with spiritual growth.
 - Stewardship involves getting values and money going in the same direction.

2. Principles Relative to United Church Ethos

The United Church of Canada is an inclusive faith community that values and welcomes people of all ages, genders, sexual orientations, ethnic groups, and economic strata. United Church congregations offer opportunities to all for growing in faith, giving, and serving.

- Giving increases in faith communities committed to friendship with poor people and building communities of justice.
- People who learned to give as children continue to give as adults.
- Effective pastoral care ministries are sensitive to spiritual, vocational, and financial concerns of all economic strata, including upper and middle class.

3. Income and Involvement Correlate with Giving

- a. Correlation between income and giving trends:
 - People with higher family incomes give higher dollar amounts.
 - Givers with lower incomes are higher percentage givers.
 - Members of the middle class (most United Church members) give the least as a proportion of income.

For each group, it is important to encourage people to live their way into a new way of being, to take the next step. Effective stewardship education ministries address personal financial concerns.

- b. Giving correlates to church vitality as indicated by membership, attendance, and numbers of programs and groups sponsored by the congregation.

¹ The United Church of Canada General Council 1968, alt., "A New Creed" in *Voices United: The Hymn and Worship Book of The United Church of Canada* (Toronto: United Church Publishing House, 1996), p. 918.

- People involved in church communities are higher givers, at the level of their involvement.
- Congregational financial crises are directly related to involvement crises.
- In general, people do not trade off donating time for money.

4. Motivational Principles

- People give from a mixture of motives:
 - Compassion and care: People give to causes that touch their emotions.
 - Commitment: Some give out of institutional loyalty or commitment to a mission.
 - Responsibility and obligation: Some want to pay their “fair share” or for “services rendered.”
 - Relationships and recipient credibility: People give to people, especially people they trust.
 - Values: “Money follows mission” where the purpose is clear. People give to what they are passionate about.
 - Desire to make a difference: People find meaning in giving to do something significant.
 - Sense of community: People give to causes that relate to their lives, to their sense of heritage, or that will benefit people they know.
 - Spiritual reasons: Generosity arises from gratitude and discipleship decisions in transformed lives.
- Because people are motivated differently and are at different places in stewardship understanding, it is important to offer multiple kinds of opportunities to give.

5. Fundraising Principles

- People are more likely to give when asked. If you want money, you must ask.
 - People are more likely to continue giving once they begin.
 - Giving also increases when people are asked to increase.
- Most money raised will come from larger gifts. Ask for leadership gifts first.
- Funding is incremental. The most important determinant of how much you can raise next year is what you have raised this year.
 - Most giving next year, including increases, will come from those already giving.
 - Focus on those most likely to give, those currently giving.
 - Offer multiple opportunities for people to have an initial experience of being generous.

6. Institutionalized Practice of Stewardship Theologies Impacts Giving

- Theological undergirding of stewardship, to the extent that it is part of regular practice, significantly impacts financial stewardship in congregations.
 - Offering is an act of worship. It is also a weekly opportunity to ask people to give.
 - Churches that ask for annual estimates of giving, dedicated as an act of worship, have a higher level of giving.
- Reconfiguring ritual practices so that giving has a different place and meaning in the life of the faith community correlates with increased levels of giving.
 - Acts of thanksgiving to people for their gifts, including time, are significant rituals.

- People who pledge and plan their giving annually give more.
- Gifts to the Mission and Service Fund, a symbol of who we are and what we do together across Canada and around the world, strengthens denominational identity of congregations in The United Church of Canada. Congregations both give to, and receive from, the Mission and Service Fund in multiple ways.

Year-Round Stewardship Plan

This electronic chart expands as you fill it in. Use separate pages for each month.

	January through December
Prepare*	1&2
Ask**	3
Receive**	4

The United Church offers the following resources for stewardship awareness and accountability every week:²

1. *Preaching and Worship Planning

- The United Church website (www.united-church.ca/planning/theme/sermonstarters) offers lectionary-based stewardship sermon starters each week.
- “Stewardship Links” in *Gathering* for worship planners offer stewardship ideas for worship planning for the liturgical cycle.
- United Church bulletins are stewardship bulletins, with stewardship prayers and information about the Mission and Service Fund.
- *Here’s Something You Can Do: Stewardship Themes for Intergenerational Gatherings in Worship* by Rev. Leslee Alfano (Canadian Interchurch Stewardship Committee, 2001) is available from United Church Resource Distribution (UCRD).
- *Wrapped in God’s Love: A Milestone Ministry* by Barbara Fullerton, Annemarie Klassen, and Jeff Steckley (Canadian Interchurch Stewardship Committee, 2007), available from UCRD.

2. *Stewardship Education/Mission Interpretation

- Use “Stewardship Seconds” in bulletins every Sunday. They are sent to churches in quarterly Infopac mailings and are online at www.united-church.ca/planning/theme/seconds.
- *Minutes for Mission* contains stories for each Sunday of the year, telling how giving through the Mission and Service Fund changes lives across Canada and around the world. It is available from UCRD and online at www.united-church.ca/sales/publications/CH10253.

3. **Offering Celebrated as an Act of Worship

- Offering invitations and dedications linked to lectionary texts for each week are offered in “Stewardship Links” in *Gathering*.
- Invite children to take turns bringing the Sunday school offering into worship at the time adult offerings are dedicated.
- On special Sundays, consider celebrating the offering early in the order of worship while the children are still in worship.

² Available through United Church Resource Distribution (UCRD): ucrd@united-church.ca, 1-800-288-7365 or 416-253-5456, www.united-church.ca/catalogue.

- On Communion Sundays, carry communion elements into the sanctuary with the offering procession, led by children returning from Sunday school to join families for communion.

4. ***Accountability

- Procedures are in the *Financial Handbook for Congregations* (available from UCRD) or online at www.united-church.ca/en/handbooks.
- One church offers this idea: Recognize and thank a different category of volunteers each week, verbally and in the bulletin. With this one change, the church's increased givings resulted in a financial report that went from negative to positive in one year's time.

	January
<p>Prepare (year-round stewardship education)</p>	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • If planning a visioning retreat in March, will it involve the whole congregation? If so, begin to promote and advertise it. If it will be for selected members, invite those people early. Begin planning logistics, order necessary materials, and solicit leadership if outside facilitation is being used. For a list of suggested resources, see March plan. • Order sufficient quantities from UCRD* of <i>Giving: Growing Joyful Stewards in Your Congregation</i> (Ecumenical Stewardship Center) for every member of your church council/board and stewardship committee members. • Order stewardship bulletin inserts from <i>Giving</i> theme materials. Order early for use later in the year, as these are available at no charge through UCRD* only while quantities last. The 2006 theme is “Common Hope; Common Trust.” The 2007 theme is “I Have Called You Friends.” Order info at www.united-church.ca/planning/theme/inserts. • Hold one or more weekly Bible study discussion groups from now until March break. Consider the <i>Disciple</i> series available through Cokesbury (www.cokesbury.com). Covenant together around group norms at the first session. • Continue confirmation classes for high school youth. Include stewardship education in the curriculum. Potential resources include: <ol style="list-style-type: none"> 1. <i>Living with Money</i> video series. It is available for borrowing through AVEL** or for purchase (UCRD*). 2. <i>Money, Money, Money</i> (UCRD*). 3. Eugene C. Roehlkepartain, Elanah Delyah Naftali, and Laura Musegades, <i>Growing Up Generous: Engaging Youth in Giving and Serving</i> (The Alban Institute, 2000). Order through UCRD.* 4. <i>Don't Sit on Your Stuff</i> is a youth Bible study about giving by Mennonite Media (see www.thirdway.com). In AVEL.** 5. <i>Soul Tending: Life-Forming Practices for Older Youth and Young Adults</i> (Abingdon Press, 2002). Order online at www.abingdonpress.com. • Visit any people who have begun to worship at your church over the holidays. Inquire whether they would be interested in membership or transferring membership. Give them information about when the next session starts, and ensure that transfer members will also be welcome to attend new member sessions.

	<ul style="list-style-type: none"> • Host a four- to six-week series of “Inquirers” sessions for those interested in membership. Include stewardship discussions. See September for resource suggestions. • Outreach committee meets to review and assess last year’s involvements.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert or brochure to tell about the ministries made possible by these gifts.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • Volunteers and staff prepare year-end reports for annual meeting. • Issue tax receipts to all donors for previous year, with a thank-you letter signed by the minister, naming multiple good news stories made possible by their gifts in the previous year. Add personalized handwritten notes. • Financial records are audited. • Using actual giving figures for each Sunday, identify trends over the past year. If available, compare these with previous years. If not, begin now to collect data. • Hold a transitional meeting of the stewardship committee. This is the final meeting with old members, plus new members who will come on board following the annual meeting. Review the year-end financial picture and evaluate results of the financial response program conducted in the fall. Revise this year-round stewardship strategy in light of your analysis. • Send welcome letters to those who visited during the holidays, as you do with all visitors, with invitations to come back to church.

*UCRD is United Church Resource Distribution, located in Toronto. Orders may be placed by

- e-mail: ucrd@united-church.ca
- phone: toll-free (Canada only) 1-800-288-7365 or locally 416-253-5456

See www.united-church.ca/catalogue for the full list of items in stock.

Contact information for presbytery resource centres is available at www.united-church.ca/contact/prc.

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**AVEL is The United Church of Canada’s video lending library. Anyone in a United Church congregation is automatically a member of AVEL and can borrow DVDs and VHS tapes without paying a membership fee or rental charge. Six regional outlets serve congregations across the county. Information about regional outlets is online at www.united-church.ca/contact/avel.

	February
<p>Prepare (year-round stewardship education)</p>	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • On the Sunday of the annual meeting, hold a covenanting service with all who will serve in volunteer board/council and committee positions. • At the annual meeting, invite all to answer two questions: <ol style="list-style-type: none"> 1. What is wonderful about this church that you hope will be here for others? 2. What could make it better? <p>Record and save responses for next month’s visioning retreat(s).</p> • Present the budget at the annual meeting in the narrative form used for the financial response program last fall. Use pictures or videos to share the ministries that happened last year, rather than read reports. Print the written reports and line-by-line budget in the report that all receive. Celebrate and give thanks. • Finalize logistics for the visioning retreat(s). • Christian development committee chooses curriculum and begins to plan for a summer program. Consider using a stewardship theme. United Church <i>Share the Gift</i> resources for children and youth, available from UCRD, offer a starting point. Or use <i>Children of The Dancing Sun</i> curriculum (also from UCRD) for a creation-centred theme. Or expand on activities suggested online at www.united-church.ca/exploring/stewardship/allages for stewardship with families. • New stewardship committee reviews the year-round plan and considers what kind of program to use for this year’s annual financial response program. Various approaches are outlined on the United Church website at www.united-church.ca/local/congfinance/commitment. Use this information to determine which approach will best fit your church’s goals for this year. Order one or more to preview. Possibilities include: <ol style="list-style-type: none"> 1. <i>Celebrate Stewardship!</i> (2004). This five-week, biblical, United Church program ends on Celebration Sunday, when estimates of giving are gathered in the worship context. Bulletin inserts, letters, minute messages are all online for ease of personalizing by local churches. The program involves children and youth and includes

	<p>information on the United Church’s Pre-Authorized Remittance (PAR) program and the Mission and Service Fund. Available from UCRD.</p> <ol style="list-style-type: none"> 2. <i>Stewardship Visitation: Opening Doors to Generosity</i> (2003) is a six-page guide to every-household visitation. Available from UCRD. 3. <i>Opening Doors: Inviting Generosity</i> (2004) is in VHS and DVD format for use in training stewardship visitors. Available from AVEL or UCRD. 4. The <i>Annual Stewardship Emphasis Collection</i> contains five programs Available from UCRD. 5. “The Go and See Mission Festival” in 2004 <i>Giving Magazine</i>. <ul style="list-style-type: none"> • Outreach committee might research needs in your local community in which your congregation can become more actively involved. Invite church members to explore possibilities. Examples might include job applications for unemployed people, using church property for a garden cooperative, low-cost child care for the working poor, “Out of the Cold” facilities, food pantry, twice-loved clothes, or personal finance and budget seminars and counselling. Stewardship committee may co-host the latter.
<p>Ask (opportunities to give)</p>	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Stewardship and outreach committees may invite congregational members with financial expertise to plan several personal financial seminars and explore how to offer financial counselling to members of the church and community. An excellent resource is the <i>Good Sense</i> curriculum by Dick Towner from Willowcreek Community Church (www.willowcreek.org).
<p>Receive (handle gifts; acknowledge; accountability and follow-up administration)</p>	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • Announce in church bulletin and annual report that the audit report is available in the church office.

	March
<p>Prepare (year-round stewardship education)</p>	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Stewardship committee selects a financial response program for fall and introduces it to the board or council at its regular meeting. Get board/council approval for larger expenditures associated with the program—e.g., a catered dinner, printing costs for a coloured brochure, or consultant fees. If an outside leader or guest preacher is required, choose several names from your Conference speakers list or contact your Conference office for recommendations. Extend an invitation. • March is a good time for one or more congregational visioning events. A weekend retreat can involve people intentionally invited from all strata of the congregation. It could be a board or council retreat or a congregational weekend open to all members. Use an asset-based or appreciative inquiry approach to identify the gifts and assets of the congregation (including tradition) as clues to what mission God is inviting you to do with them. Use the responses gathered at the annual meeting. Recommended resources: <ol style="list-style-type: none"> 1. Lovett Weems, <i>Take the Next Step: Leading Lasting Change in the Church</i> (Abingdon Press, 2003). 2. David Ewart, “A Spiritual Gifts Inventory and Questionnaire,” posted on the British Columbia Conference website at www.bc.united-church.ca/Healthy_Congregations/sgg.htm. 3. Bob Sitze, <i>The Great Permission: An Asset-Based Field Guide for Congregations</i> (Chicago: ELCA, 2002). Available from ELCA Division for Congregational Ministries, Stewardship and Mission Giving Team, 8765 W. Higgins Rd., Chicago, IL 60631. Phone 1-800-638-3522; also available at www.elca.org and from Augsburg Fortress in Kitchener-Waterloo. 4. Luther Snow, <i>The Organization of Hope: A Workbook for Rural Asset-Based Community Development</i> (The Alban Institute, 2001). 5. Luther Snow, <i>The Power of Asset Mapping</i> (Alban Institute, 2004). • Trustees analyze capital needs of the congregation—e.g., condition of roof, furnace, painting, and other high-cost items that may require expenditures in the near future. Get cost estimates and plan a strategy that would address each item in different years over a four- to five-year period. Communicate these projections to the council/board and stewardship committee so they can be included in the annual budgeting considerations and factored into the development of a narrative budget. • Finance or stewardship committee invites a United Church regional gift

	<p>planner to work with them in sponsoring a wills awareness seminar in May. A list of regional gift planners is posted online at www.united-church.ca/en/funding/planned/planners. Invite financial professionals from your church or community as resources. Select a date; begin promotion.</p> <ul style="list-style-type: none"> • Outreach committee promotes and initiates project they have chosen.
<p>Ask (opportunities to give)</p>	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Outreach committee invites other members of the congregation to participate in the project they are initiating.
<p>Receive (handle gifts; acknowledge; accountability and follow-up administration)</p>	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • In the newsletter, report the gifts given thus far this year as a percentage of those anticipated for the whole year. Report how this compares with previous years, in terms of the percentage usually remitted by this time. Do not use the annual total divided by 52 to anticipate how much “should” be given per Sunday. Giving fluctuates according to time of year. Analyze the trends from previous years and compare how you are doing this year. Thank all who have given!

	April
<p>Prepare (year-round stewardship education)</p>	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Announce ahead of time, in bulletins and newsletters, where the Easter offerings will go. • Hold one or more weekly Bible study discussion groups between Easter and summer holidays. Consider the <i>Disciple</i> series available through Cokesbury (www.cokesbury.com). Covenant together around group norms at the first session. • Order participant journals for <i>Exploring Faith Questions</i> (UCPH, 2004; available from UCRD), a small group ministries resource by Anne Martin in the CECM Unit. This United Church of Canada alternative to <i>The Alpha Course</i> includes in each session a stewardship reflection question. Invite the Christian development committee to preview it, choose facilitators, choose dates for the first eight-week session in the fall, and begin a promotion strategy. • Stewardship committee follows up on invitations to guest speakers for fall stewardship program and puts an announcement into the spring congregational newsletter about the fall program. • Board or council works with the vision emerging from the March event(s), using it as a lens for all meetings and work this year. • Order <i>The Narrative Budget: Telling Your Congregation’s Mission Story</i> (available from UCRD). • Depending on your available technologies, photograph or videotape various church activities throughout the spring. • Stewardship committee asks the envelope secretary to provide a list of the major givers in the church, those who give the top 15–20 percent of the annual budget receipts. • Continue to promote the wills seminar for next month. • Outreach and stewardship groups kick off a <i>Good Sense</i> seminar series. • Watch for the catalogue of stewardship “Sunday Service Bulletins” and order in time for next year.
<p>Ask (opportunities to give)</p>	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about ministries funded by these gifts.

	<ul style="list-style-type: none"> • Receive a special Easter offering designated for an outreach project that brings new life in some way. The M&S Fund does that in many ways across Canada and around the world. • When “Inquirers” are welcomed into membership, ensure that offering envelopes are one of the symbols presented to them, along with the congregational brochure outlining the mission made possible by their gifts. Include in their covenanting service the invitation to participate in the ministries of the church through their time, talents, and money.
<p>Receive (handle gifts; acknowledge; accountability and follow-up administration)</p>	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • Send thank-you letters with quarterly report of gifts to the end of March. Include good news examples of mission made possible by these gifts. • Disperse funds received for the special Easter offering to their designated recipient. • Send welcome letters to those who visited during Lent and Easter, as you do with all visitors, with invitations to come back to church.

	May
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Promote <i>Exploring Faith Questions</i> small group study series for fall. Provide a target date of mid-September for registration, so sufficient participant books can be ordered. • Executive of board or council, with stewardship committee and staff, prepares a narrative budget to present the program ministries of the congregation in a “case statement” brochure. Factor into this narrative the anticipated capital costs projected by the trustees, so that an emergency capital campaign will not have to be conducted at some later point. Use photographs to illustrate your stewardship brochure. Photos may also be used for developing a PowerPoint presentation of the narrative budget. Or use edited video footage to celebrate the ministries of your church. • List of congregational members and adherents is updated following confirmation, so newly confirmed members are included. • Sponsor a wills awareness seminar, using financial professionals as presenters. • Send invitations to high-school youth who have not yet been confirmed to participate in confirmation preparation next fall.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the M&S Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Present confirmands with a personalized box of offering envelopes as one symbol of their membership in the church, along with the congregational brochure outlining the mission made possible by their gifts. Include in their covenanting service the invitation to participate in the ministries of the church through their time, talents, and money. This will not be a surprise to them, as financial stewardship was part of their discussion of discipleship during their preparatory classes.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the M&S Fund.

	<ul style="list-style-type: none">• Outreach committee reports to the congregation through the church newsletter and in minute messages during worship.• Stewardship committee and board/council host an appreciation lunch or dinner for faithful givers, both in top dollar amounts and in fulfillment of commitments. All board/council members will attend, so it will be anyone's guess whether their donations qualify them to be there. It can be an occasion to thank the volunteer board/council for their time as well. Show the video or PowerPoint presentation to show the ministries made possible by their gifts.
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	June
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Get the stewardship brochure printed in full colour, if possible. • Outreach committee ensures summer coverage for the ongoing congregational project in the community. • Outreach and stewardship committees host additional sessions of <i>Good Sense</i> training.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the M&S Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Stewardship committee and board/council executive members visit the top donors to invite them to make an advance pledge to kick off the fall campaign. If possible, have friends visit friends who are in similar income brackets. Each is approached with a dollar figure in mind and an invitation to increase their previous pledge. June, July, and August offer a leisurely time frame for these personal visits for leadership gifts. Use the colourful stewardship brochure to present the “case statement” for the ministries that will be funded by their gifts. • Hold a training session for those who will be visiting top donors over the summer months. Use role-play for visitors to practise asking each other. If this training session is a session in which visitors come prepared to make their own pledges, then the visitor trainees can experience success in their initial counters. • An alternative strategy could be to hold small parties in members’ homes, at which the top donor pledges are solicited. Be aware that group “asks” usually are not as effective as individual visits, and one vocalized negative response can affect the whole group.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • In the newsletter, report the gifts given thus far this year as a percentage of those anticipated for the whole year. Report how this compares with previous years, in terms of the percentage usually remitted by this time.

	<p>Do not use the annual total divided by 52 to anticipate how much “should” be given per Sunday. Giving fluctuates according to time of year. Analyze the trends from previous years and compare how you are doing this year. Thank all who have given!</p>
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	July and August
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Conduct a vacation day school or an intergenerational “family camp” for a week in the evenings. Use a stewardship theme. United Church <i>Share the Gift</i> resources for children and youth are available from UCRD. Or use <i>Children of The Dancing Sun</i> curriculum (also from UCRD) for a creation-centred theme. • July and August are a good time for worship leaders to do sermon planning for the next 10 months. Note weeks with the more obvious stewardship implications in the lectionary texts. Plan to preach a “stewardship sermon” at least once a month, and to raise stewardship implications every week.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Continue visits by stewardship committee and board/council executive members to top donors through the summer months to secure advance leadership gifts for next year. Use the colourful stewardship brochure to present the “case statement” for the ministries that will be funded by their gifts.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • Send thank-you letters with quarterly report of gifts to the end of June. Include good news examples of mission made possible by these gifts. • Send welcome letters to those who visit during summer months, as you do to all visitors, with invitations to come back to church.

	September
<p>Prepare (year-round stewardship education)</p>	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Celebrate the leadership gifts of Sunday school teachers and helpers in a covenanting service on “Covenanting Sunday” after Labour Day. September is a good time for the CD staff and committee to begin plans for White Gift Sunday. Research potential recipients for the “white gifts,” and offer options to the Sunday school to aid their decision. If possible, take classes to visit the potential recipient agencies and to report back before the decision is made. • Continue to promote the first eight-week series of <i>Exploring Faith Journeys</i> small group study, to begin after Thanksgiving, when most cottagers have returned to church. Add several additional copies for last-minute registrants when ordering participant books from UCRD. In a small church, this will be the major study focus for the fall. The last seven weeks of the series can be scheduled for winter months in the new year. • Larger churches may continue to hold one or more additional weekly Bible study discussion groups from now until Christmas. Consider the <i>Disciple</i> series available through Cokesbury (www.cokesbury.com). Covenant together around group norms at the first session. • Nominating task group reviews job descriptions for committee and task group appointments, taking into consideration implications of Guiding Principle 3b (page 3 of this year-round stewardship strategy) for leadership positions. • Stewardship committee finalizes plans for the congregational annual financial response program, using timeline provided for their program. Prepare resource materials and review the program again with the board or council, announcing what has come in from leadership gifts. Individual estimate of giving forms are prepared by the envelope secretary, who notes on each form the previous year’s pledge. If using a program that does not include children, remember to plan how they will be included. • On the Sunday before the stewardship program begins, provide index cards to all during announcement times and ask them to write what their response would be if a child asked them why they give. Collect these anonymous submissions and record the responses. • Thanksgiving Sunday is a wonderful time for a special offering designated for an outreach appeal beyond the congregation. It may also include a non-perishable food collection, preferably well enough in advance to be dispersed before Thanksgiving. Some congregations serve

	<p>or participate with other organizations in serving Thanksgiving dinners to those in need. Advertise in bulletins and newsletters the special giving opportunities next month at Thanksgiving time.</p> <ul style="list-style-type: none"> • Outreach and stewardship host more <i>Good Sense</i> personal financial stewardship training seminars and continue offering budget counselling. • Outreach and stewardship committees supply coffee and refreshments, plus child care, for the budget counsellors and clients. • Begin confirmation preparation classes. At one of the early sessions, collect anonymously on index cards participants’ definitions of what it means to be a steward. See January for resources for stewardship discussion. • Visit people who have begun to worship at your church over the summer. Inquire whether they would be interested in membership or transferring membership. Leave information about when the next session starts, and invite transfer members to feel welcome to attend new member sessions. • Host a four- to six-week series of “Inquirers” sessions for those interested in membership. Include stewardship discussions. The <i>Living with Money</i> video series is an excellent resource available for borrowing through AVEL or for purchase from UCRD. Consider using one session for a money autobiography exploration. “Guidelines for Writing Your Money Autobiography” can be downloaded from the United Church website (www.united-church.ca/exploring/stewardship/allages). • Outreach committee representative attends one session of confirmation and “Inquirers” classes to talk about your congregational involvement in the community and to welcome participation.
<p>Ask (opportunities to give)</p>	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts.
<p>Receive (handle gifts; acknowledge; accountability and follow-up administration)</p>	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • In the newsletter, report the gifts given thus far this year as a percentage of those anticipated for the whole year. Report how this compares with

	<p>previous years in terms of the percentage usually remitted by this time. Do not use the annual total divided by 52 to anticipate how much “should” be given per Sunday. Giving fluctuates according to time of year and is frequently lower after the summer months. Analyze the trends from previous years and compare how you are doing this year.</p> <ul style="list-style-type: none">• Outreach and stewardship committee send thank-you cards to volunteer budget counsellors and acknowledge their gifts in bulletin and newsletter.
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	October
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Nominating task group asks envelope secretary to flag any nominees for worship, stewardship, or board or council who do not make annual estimates of giving or do not track as regular givers. Consideration is given to this feedback before invitations, with job descriptions, are issued for these positions. Request prayerful responses from nominees by mid-November. • Use Children's Time from <i>Celebrate Stewardship!</i> during worship to include children in the stewardship program this month. • Begin <i>Exploring Faith Questions</i> small group study series the week after Thanksgiving. A stewardship discussion is introduced by the second week. Use index cards to anonymously collect stewardship definitions at the beginning of the second session. Save these to use in comparing congregational understanding of stewardship at the end of the stewardship program in November.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Conduct a special offering on Thanksgiving Sunday for an outreach appeal beyond the congregation. Some congregations serve or participate with other organizations in serving Thanksgiving dinners to those in need. • Launch and implement the financial response stewardship program, announcing what has come in from leadership gifts. Present the narrative budget as a congregational case statement. Be sure it presents the program ministries of the church through the lens of the vision and mission identified in the spring. Identify additional ministry opportunities to which God is calling your church as new funding becomes available. Include information about the United Church PAR (Pre-Authorized Remittance) program, the denominational Mission and Service Fund, and gift planning opportunities.
Receive (handle gifts; acknowledge; accountability)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.)

and follow-up administration)	<ul style="list-style-type: none">• Remit to the General Council Office all gifts designated for the M & S Fund.• Send thank-you letters with quarterly report of gifts to the end of September. Include good news examples of mission made possible by these gifts.• If there was a special Thanksgiving appeal for something outside the congregation, forward the designated gifts. If food was collected, ensure it is dispersed to the recipient families or agencies before Thanksgiving.
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November	
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Continue to use Children’s Time from <i>Celebrate Stewardship!</i> during worship to include children in the stewardship program this month. • CD committee and Sunday school continue preparations for White Gift service: prepare costumes and props, and rehearse if necessary. • Nominations task group publishes list of nominees for all administrative groups for next year, to be elected or acclaimed at annual meeting. • At the end of the eight weeks of <i>Exploring Faith Questions</i> study, ask participants to record how their understanding of stewardship has changed.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • Complete the annual financial response program with estimates of giving presented during a special worship service. Encourage each giving unit, whether individual or family, to take one step—either toward an increased percentage of giving or an increased dollar amount. • Stewardship committee follows up in person or by phone with those who have not turned in estimates of giving. • When those from the “Inquirers” class are welcomed into membership, ensure that personalized envelopes are one of the symbols presented to them, along with the congregational brochure outlining the mission made possible by their gifts. Include in their covenanting service the invitation to participate in the ministries of the church through their time, talents, and money.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the M&S Fund. • On the Sunday after the stewardship program ends, provide index cards to all during announcement time and ask them to write their definition of

	<p>stewardship to submit anonymously. Collect these and record responses.</p> <ul style="list-style-type: none">• Report and celebrate the outcome of the financial response program. Thank all who offered estimates of their giving for the coming year. Use announcements in the bulletin and newsletter and send individualized thank-you letters. Staff and stewardship committee chair sign the letters by hand and add handwritten notes to personalize each letter.• Prepare a budget for ministries planned for next year, based on estimates of giving plus projection of additional funding that comes in annually in addition to pledges.
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	December
Prepare (year-round stewardship education)	<ul style="list-style-type: none"> • Ongoing preaching and worship planning, stewardship education/mission interpretation (see page 6). • Announce ahead of time, in bulletins and newsletters, where the Christmas and White Gift offerings will go. • Introduce the children and youth as the worship leaders for the White Gift service. They are the preachers, teachers, and stewards today.
Ask (opportunities to give)	<ul style="list-style-type: none"> • Link offering invitations to texts and worship themes. Include children. (See pages 6–7.) • Will there be a special communion offering for the Mission and Service Fund this month? If so, announce this verbally and in the bulletin. Use an M&S bulletin insert to tell about the ministries made possible by these gifts. • White Gift Sunday is an opportunity for special gifts to M&S, a local community outreach, or some other special appeal chosen by the children. • Christmas special offering designated for M&S may appeal to guests who are not regular local givers. Invite regular givers to give an additional, special Christmas gift. Be sure to tell the good news story about where the money will go.
Receive (handle gifts; acknowledge; accountability and follow-up administration)	<ul style="list-style-type: none"> • Ongoing accountability according to specifications in <i>Financial Handbook for Congregations</i>. • Thank one specific group of volunteers each week. (See page 7.) • Remit to the General Council Office all gifts designated for the Mission and Service Fund. • Money for the “white gifts” is tallied and cheque sent to designated agency or recipient, along with any food or other gifts that were collected. Thank the congregation in bulletins, newsletters, and verbally on the following Sunday. • Disperse special Christmas offering as indicated in the promotion for it. • Announce during December that cheques will be accepted through the first week in January for tax credit this year, if dated December 31 or earlier.

Metrics and Evaluation

A congregation develops and implements a year-round stewardship plan such as this so that several things happen. First and foremost is the growth in discipleship, the maturing in faith, of members. A secondary result, but a powerful indicator of the first, is a growth in generosity demonstrated in increased financial giving.

The following suggestions for measurement evaluate elements of the year-round plan based on the Guiding Principles/Assumptions (pages 2–4).

Principle 1: Theological Assumptions

Principle 1 states the theological assumptions on which all the elements of the plan are grounded. A desired outcome is that people grow in faith and in generosity. Elements of the plan based on the assumption that generosity grows with faith formation include the strong emphases on preaching and ongoing stewardship education throughout the year.

Evaluation locally could compare reasons why people give or use the stewardship definitions collected prior to the financial response program or early in the *Exploring Faith Journeys* series or during confirmation preparation to responses given at the end of each program. Analyze trends from answers given over several years. Answers to a question used at the annual meeting might also be compared for several years.

Local metrics might track changes in giving patterns for those who have participated in Bible study or small group studies, if giving records are not secret.

Principle 2: Principles Relative to United Church Ethos

Principle 2 assumes an ethos of inclusivity, which is coherent with the finding that giving increases in faith communities that are committed to working with poor people in building communities of justice. Elements of the year-round plan that address this principle include invitations to participate in the work of the outreach committee being extended to members, as well as to confirmation candidates and Inquirers.

Local metrics might track correlations in congregational year-end giving totals for this year in comparison to other years in which there have or have not been local outreach projects. Because there are so many other variables in what affects giving, two other markers would be more significant:

- One would be to track giving over a period of time if a congregation became passionately involved with an ongoing outreach partnership.
- Another would be to compare individual giving patterns of people who become involved in such projects. This could happen only where giving records are not kept secret.

A second assumption in Principle 2 is that there is a relationship between stewardship and pastoral care concerns. An element of the year-round plan that addresses this is offering personal financial seminars and budget counselling.

Local metrics would be delicate because of confidentiality concerns. However, if giving records are considered pastoral care issues, individual and congregational pledges and giving records could be compared over several years before and after the seminar participation.

Principle 3: Income and Involvement Correlate with Giving

Principle 3 correlates income and involvement with giving. Giving correlates differently, according to economic strata, in that people with both lower and higher incomes tend to give higher proportions of their income than do middle-income earners. The thank-you dinner in May acknowledges faithful givers, whether by amount or faithfulness of pledge fulfillment. The year-round plan offered here also offers many program and group opportunities. Actively effective churches would notice an increase in financial commitment corresponding to level of involvement.

Evaluation might involve tracking giving in tandem with adding one new program per year. In churches where giving records are not secret, one could also compare giving levels of individuals at various levels of involvement.

Principle 4: Motivational Principles

Principle 4 indicates that, because of varieties of motivations for giving, churches need to open multiple doors to generosity. This year-round plan offers annual commitment opportunities for ongoing giving, special offerings on special occasions such as holidays, a White Gift offering sponsored by the Christian development program, ongoing or special gifts to the United Church's Mission and Service Fund, gifts of accumulated assets through wills and bequests, special outreach projects, and so on.

Multiple vehicles for giving include regular envelopes, cash or cheques, PAR (Pre-Authorized Remittance program) participation, wills and bequests, and donations of food, clothing, talents, services, or skills.

Principle 5: Fundraising Principles

Principle 5 addresses the necessity of asking for money and the reality that the majority of funding will come from larger gifts and from those who are already giving.

The part of this plan that addresses these issues is in the approach to the annual financial response program. Donors who give large amounts are approached on an individual basis and invited to make leadership gifts. The desired outcome is to have substantial increases from the leading givers, which will set the tone for the rest of the congregation to come on board.

Evaluation would include feedback about their experiences from those who did the visiting and asking. Metrics would involve the outcome of the pledges received.

Principle 6: Institutionalized Practice of Stewardship Theologies Impacts Giving

Two desired outcomes of Principle 6 are that

1. members have a growing understanding of stewardship
2. members' practice of generosity increases

Giving's Place in the Life of the Faith Community

This year-round plan includes several ways in which ritual practice highlights giving as having a special place in the life of the faith community:

- There is intentionality in using offering invitations each week, rather than merely announcing the offering or, worse yet, merely collecting it during a musical interlude.
- During the annual financial response program, estimates of giving are received as an act of offering during a worship service. They are not just collected, dropped in a box, or mailed.
- Children are included in the reception and dedication of offerings, a part of the plan that also supports the principle that young folks who learn to give continue to give as adults.

How could the congregation measure whether these practices give new meaning to members' experience of generosity or change members' stewardship understanding? And is that reflected in increased levels of giving?

One means of evaluating the place and meaning of giving and stewardship as institutionalized in the life of the congregation is built into the plan. A suggestion was made to gather responses to a question about stewardship at various points during the year: at the beginning of confirmation and new member classes, during small group ministries series, during the financial response program, and so on. This year's responses could be compared with those received over several years as these rituals are incorporated into institutional life.

Because there are many variables in this year-round plan, metrical evaluation will be challenging. However, with attention to those variables, trends that emerge over time will offer important clues to United Church congregations who hold a vision of transformed lives in transformed faith communities. The outcome might even be one that produces financially healthy congregations that also ensure a secure funding base for wider United Church mission.