

# Leading Financial Stewardship Assessment Pack



VISION & GOALS



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This Assessment Pack from BuildingChurchLeaders.com is a collection of tools to use with your leadership team. Each tool has been designed to help you and your team measure some dimension of ministry.

Here's how to use your Building Church Leaders assessments with your board, committees, or staff:

- ◆ Print and photocopy the assessment tool you'd like to use (you have permission to photocopy for church or educational use).
- ◆ Hand it to your team to complete.
- ◆ Lead a discussion based on the team's answers.

For more assessment packs, complete training themes, or other training tools for church leadership, see our website at [www.BuildingChurchLeaders.com](http://www.BuildingChurchLeaders.com).

# Thinking Biblically About Money

Five things leaders need to understand about money.

1 Timothy 6:17–18

As leaders who wish to live with integrity, what would be helpful to understand about money and our relationship to it? Here are some basic perceptions church leaders need to have. Rate how well you live out each understanding on a scale of 1 (I am doing well on this) to 5 (I need a lot of improvement in this area). Then, give an example of how you do (or desire to) live out that principle.

**1. Understand that money is a powerful thing.** It can become the idol that makes it harder to enter the kingdom than for a camel to fit through the eye of a needle, or that can cause us to build bigger barns to store our surplus only to be labeled by God as “fools.”

1 ----- 2 ----- 3 ----- 4 ----- 5  
Example: \_\_\_\_\_

**2. Understand that our culture assigns money god-like powers.** The culture says, *Money is all-powerful, it makes things happen;* and, *Money provides ultimate security.*

1 ----- 2 ----- 3 ----- 4 ----- 5  
Example: \_\_\_\_\_

**3. Understand that the best way to break money’s hold is to be generous with it.** The act of giving money away in God-honoring ways that advance the kingdom dramatically breaks the hold it can otherwise have on us—while blessing the receiver and providing the giver a joy found in no other way.

1 ----- 2 ----- 3 ----- 4 ----- 5  
Example: \_\_\_\_\_

**4. Understand that money and possessions are simply entrustments.** God is the owner, we are trustees. Trustees have the responsibility to use the resources entrusted to them in ways that the owner has designated, not in ways that satisfy the trustee’s whims.

1 ----- 2 ----- 3 ----- 4 ----- 5  
Example: \_\_\_\_\_

**5. Understand that sacrifice is often blessing in disguise.** Maybe Jim Elliott said it best: “He is no fool who gives up what he cannot keep to gain what he cannot lose.” Think of your own example of giving up something that seemed like a sacrifice at the time only to have it become an unexpected blessing in disguise.

1 ----- 2 ----- 3 ----- 4 ----- 5  
Example: \_\_\_\_\_

—DICK TOWNER; *Used by permission of Good Sense Ministry. [www.GoodSenseMinistry.com](http://www.GoodSenseMinistry.com)*

## Discuss

1. Describe a time when you misused money. What misunderstanding were you caught in?
2. Which of these understandings is the most difficult for you to accept? Why?
3. Who are some people in the Bible that can teach us how to rightly use money?

# Is Your Church Fiscally Fit?

Four factors to help you determine the vitality of your church finances.

Matthew 25:19–26

No single statistical method exists to measure the fiscal fitness of every church. Churches vary greatly by denomination, locale, demographics, size, and other factors. However, certain factors point toward church fiscal health, and others indicate possible concern. In each of the areas below, rate your church on a scale of 1 (we are very healthy in this area) to 5 (we are very unhealthy in this area).

## Total Annual Income

Here's a benchmark for church annual contributions, adapted from Lyle Schaller's book *The Interventionist* (Abingdon, 1997). Multiply your average worship attendance by \$1,250 to get a healthy idea of what you should be taking in per year. Thus, if my church has 100 attenders on an average Sunday, and annual giving is \$125,000, we're on track.. Another way to look at the same figures is to multiply \$25 per head in worship for any given week. If my church averages 200 in attendance, it should be receiving about \$5,000 a week.

How do we rank in this area? **We are healthy** 1 ----- 2----- 3 ----- 4 ----- **We are unhealthy** 5

## Income History

Ask yourself:

- Is our church meeting its budget?
- Are we consistently ending the year in the black?
- Can we pay our bills?
- Is church income rising or falling? Why? Do we have reason to believe the trend will continue?

How do we rank in this area? **We are healthy** 1 ----- 2----- 3 ----- 4 ----- **We are unhealthy** 5

## Sources of Income

Evaluate where your church's money comes from by asking these questions:

- Do our new pledges more than exceed the old pledges and the pledges that expired last year?
- Is each age group in our church giving its share?
- Do a few people underwrite our finances, or is the burden spread across a large number of givers?
- Do we collect at least 90–95 percent of the pledges promised for each year?

How do we rank in this area? **We are healthy** 1 ----- 2----- 3 ----- 4 ----- **We are unhealthy** 5

## Division of Expenditures

Lyle Schaller advises typical churches to designate 45–55 percent of their income for personnel costs, with smaller churches designating more and large churches less. For benevolences (i.e., missions), Schaller recommends 15–16 percent, and never more than 33 percent. For building projects and debt retirement, Schaller advises 20 percent.

How do we rank in this area? **We are healthy** 1 ----- 2----- 3 ----- 4 ----- **We are unhealthy** 5

—JAMES D. BERKLEY

## Discuss

1. How is church financial health about more than offerings and contributions?
2. What is our healthiest area? What practices have made us healthy in that way?
3. What is our weakest area? What steps should we take to improve?

# Church Finances Reflect Community Values

*Local views of business will influence your congregation's view of finances.*

Malachi 3:10

*I have served churches in four settings: an agricultural area, a community with a highly competitive tourist industry, a university community, and a city dependent on the oil industry. Each church's financial accounting system reflected, in different degrees, the local community's prevailing definition of good business.*

*Use the assessment below to determine how your congregation expects you to conduct business. Rate your church's expectations on a scale of 1 (this completely describes our congregation) to 5 (this does not describe our congregation at all).*

**The Family-Business Church—Lovers of Thrift** *completely describes*  
1-----2-----3-----4-----5 *does not describe*

In the family-owned business culture, the pastor of a local church is viewed as the business manager, expected to know the cost of every item the church purchases. In such a church, “sound business principles” mean that the pastor is knowledgeable about financial details.

**The Entrepreneurial Church—Risk Takers** *completely describes*  
1-----2-----3-----4-----5 *does not describe*

Entrepreneurial communities honor effectiveness more than thriftiness. Entrepreneurs want results. As individuals, entrepreneurs describe their work in terms of how much they make rather than how much they save. As a congregation, this church is willing to lose money if it feels the potential of gain is worth the risk.

**The Non-profit Community—Lovers of Process** *completely describes*  
1-----2-----3-----4-----5 *does not describe*

Nonprofits live off of the generosity or the taxes of others, and as a result they feel obligated to avoid failure. These can be communities with large government employers or major public schools or universities. In this kind of congregation, motions and recommendations need to be worded carefully, and printed reports are preferred to spoken reports. Nonprofit communities consider *process* and *principles* more important than *results* and *products*.

**The Corporate Setting—Competitors for Approval** *completely describes*  
1-----2-----3-----4-----5 *does not describe*

Some communities are dominated by people who work for large corporations. In a corporate structure, competition builds strong products, and tension is accepted as a necessary part of creativity. Corporations also have a clearly defined chain of command for making decisions, spending money, and moving resources. For pastors and leaders to succeed in these kinds of communities, they must accept the necessity of adversarial relationships and committee meetings.

**The Mixed Economy Church** *completely describes*  
1-----2-----3-----4-----5 *does not describe*

Many churches have members from more than one of the above categories. This creates its own set of problems as economic subcultures clash on the finance committee. In order to avoid misunderstanding, leaders and pastors need to spend time getting to know the people responsible for directing and evaluating the financial concerns of the church.

—GARY FENTON

## Discuss

1. Which of the above models best describes our church? How is that evident?
2. How can knowing the congregation's financial culture make it easier to lead that congregation?
3. When might we need to distance ourselves from our community's view of finances?

# Faith Raising, Not Fundraising

*Does your church have a stewardship ministry that is consistent and comprehensive?*

1 Chronicles 29:14

Our church, Saddleback Community Church in Lake Forest, California, has the goal of growing fully mature followers of Jesus who are faithful stewards of God’s resources, invested in increasing his kingdom, and who through their giving experience his pleasure. That kind of maturity requires a growth process—spiritual and personal—so we instituted a church-wide stewardship development policy that covers six angles.

*Consider how well your church’s stewardship teaching covers these angles. List three ways that you can (or do) carry out each principle in your church.*

1. *Communicate your vision of financial stewardship in a variety of church venues*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

2. *Encourage members to process and apply the lessons of biblical stewardship on a personal level*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

3. *Provide practical assistance, workshops, and tools*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

4. *Learn about personal needs and offer assistance for those facing financial difficulty*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

5. *Promote the spiritual gift of giving and the testimonies of those who give generously*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

6. *Offer faith-raising programs connected to vision-based giving opportunities*

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

—FORREST REINHARDT

## Discuss

1. What are the benefits of teaching and training stewardship from a variety of angles?
2. In which area are we weakest? How can we improve in that area?
3. How do we see the principles above taught in the New Testament?

# Growing Generous Givers

*How to lead a congregation to open-handed contribution.*

2 Corinthians 8:8–9

Several years ago I committed myself to teach all of God's Word, including passage about giving. In the years since, I have seen God work in our church in amazing ways, and he has brought our people to new levels of maturity.

*Rate your church on the following 12 principles for preparing others to be generous. For each principle, rate your church as “proficient,” “mediocre,” or “needs work.”*

	proficient	mediocre	needs work
1. <b>Plan ahead.</b> We approach our budgeting and fundraising with a comprehensive, thought-out strategy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. <b>Emphasize discipleship.</b> We lay a spiritual foundation and consider financial stewardship to be one aspect of spiritual growth.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. <b>Bathe in prayer.</b> We build our financial program on a spiritual foundation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. <b>Identify specific goals.</b> Our givers are aware of what their increased giving enables the church to invest in.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. <b>Get commitments.</b> We help our congregation clarify their thinking about giving and commit to a specific goal by using commitment cards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. <b>Involve more people.</b> We help people catch our vision for ministry, serving, and giving by encouraging their involvement in the church.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. <b>Build trust.</b> Pastors and church leaders have a reputation of being frugal, spending wisely, and trying to get the most out of the budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. <b>Build relationships.</b> Before we teach on stewardship and ask for commitments, we make sure that relationships between members and leaders are current.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. <b>Model generosity.</b> We know that the congregation will not rise above the example of our pastor and church leaders, so our leaders strive to give generously.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. <b>Be positive.</b> We teach and preach on the benefits of giving as an appropriate response to God's sacrificial love for us.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. <b>Spell out sacrifice.</b> We recognize that the only way most people will be able to fulfill their giving pledge is by sacrificing a current expense.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. <b>Point out the reward.</b> We use the term investment when we discuss giving because our offerings represent an eternal investment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

—JAY PANKRATZ

## Discuss

1. How would our church be different if we ranked “proficient” in each of these categories?
2. List three things that our church could do right away to improve how we lead the congregation in stewardship.
3. Describe the connection between generous giving and spiritual growth.

# Leader-Centered Stewardship

*Does your leadership preach and teach regularly and faithfully about money?*

Ephesians 6:19–20

*Money is controversial because you can never know how people will react to a message about it. Most visitors don't want to hear about money the first time they attend a church, and speaking about it can cut to the heart of many influential people. But many pastors and leaders avoid teaching on money for reasons that are just plain wrong.*

*Evaluate your church's preaching and teaching on money. Put a checkmark next to each statement that describes your church's teaching.*

- Our church's preaching and teaching about money could be described as countercultural.
- We preach on money even when we're not fundraising for a specific project.
- We preach about the Bible's call to sacrificial giving.
- Church leaders, especially the pastor, avoid extravagant living.
- If it will inspire people, we mention the specific amounts that our pastor and leaders are giving to a specific project.
- Our church gives money to support projects and people outside of our congregation.
- Our preaching and teaching on money acknowledges people who are struggling financially.
- Our preaching and teaching on money acknowledges people who have great resources.
- We use examples from our own congregation when we preach on giving.
- We teach the importance of tithing regularly.
- We encourage generosity by preaching on God's promise to support all of the needs of his people.

—ROBERT RUSSELL

## Discuss

1. Why should the church preach and teach on money regularly?
2. How does one speak about money to the wealthy and the poor at the same time?
3. What are some signs of timid communication on money?



# Preaching on the Money

*Are you asking your people for a spiritual-financial commitment?*

Exodus 36:2–5

A Madison Avenue advertising firm once surveyed nonchurched people and asked them their impressions of church. “The problem with church,” respondents said, “is that the people are always sad, or they talk about death, or they ask for money.” In response, many churches today are upbeat, don’t say much about death, and rarely broach the offensive subject of money. In many churches, the topic of money is considered filthy.

How can we talk about money in a wholly faithful yet winsome way? We need to focus on asking people to make a commitment that they can put their money behind, and we need to avoid accusations of meddling for people’s money.

*Assess your church’s current preaching and teaching on money, or use this assessment to evaluate preaching or teaching that you are planning to do. Respond to each statement by checking “We do this well,” “We do this adequately,” “We do not do this.”*

	We do this well	We do this adequately	We do not do this
1. We are careful to ask people to give out of gratitude, not guilt.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. We teach that those who give bountifully will also reap bountifully from God, who will supply all their needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. We offer people a way to invest in something important with their giving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. We ask people to give as an expression of their gratitude to God.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. We teach and preach with the long-term goal of changing a person’s mindset about money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. We emphasize attitude and sacrifice over amount.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. We teach people to fulfill their obligations with their money: to support their family, church ministry, the poor in the church; and to be generous to those outside the church.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. We ask people to give thoughtfully and with preparation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. We encourage people to invest in ministries outside of the local church that are led with integrity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. When we teach on giving and money, we use biblical illustrations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Our illustrations exemplify generous givers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. When we need money, we ask for it boldly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. We ask for money only for causes that leaders and pastors support.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Leaders are role models in generous giving.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. We emphasize the fact that the church’s giving to a project is a congregational effort.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. We are sure to only seek money from those who are Christians.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

—HADDON ROBINSON

## Discuss

1. Why must we be intentional to carry out these principles in our church’s ministry?
2. When have you seen money preached on well? What characterized that sermon or pastor?
3. What is at stake for the church when leaders seek money for a cause they don’t fully support?

# Launching a Stewardship Campaign

*Make sure you can answer these eight questions before you start.*

2 Chronicles 31:5–8

*Leaders in the beginning stages of a stewardship campaign normally have a lot of questions. Here are the eight most common questions and essential components of each answer. Rate how well you've answered each question. Put a checkmark next to each component your leadership team has thought through.*

## 1. Will a campaign work in my church?

- We sense that a campaign is God's will for our church.
- We have gained support for our campaign from key leaders in our church.
- The campaign fits into the church's vision.

## 2. Who should lead the campaign?

- Our pastor has committed to take responsibility for our campaign.
- Church leaders are visibly supportive of the plan.

## 3. Do I really need a fundraising consultant?

- We recognize that the majority of churches need fundraising consultants.
- We can articulate our strengths and weaknesses raising money.
- We are willing to ask large donors for significant contributions.

## 4. How do I find the right consultant?

- We have asked around and checked references.
- We have ensured that our consultant is an excellent communicator.
- Our consultant is familiar with the needs of our church and community.

## 5. How much money can we raise?

- We have assessed what our members can give and set our goal accordingly.
- We have weighed the advantages and disadvantages of waiting and saving money to be better prepared for a campaign.

## 6. If we build the ministry, will they come?

- We are building within our current giving level.

## 7. How much am I personally going to give?

- Our leaders prayerfully consider the amount that they can contribute.
- Members know that our pastors and leaders are sacrificing to give to the campaign.

## 8. How long will this fundraising campaign last?

- We have designated beginning and ending dates for our pledge drive.

—DALE K. INGERSOLL

### Discuss

1. How important are lay leaders to the success of a stewardship campaign? Explain your answer.
2. List five things that we need to guard against during our campaign.
3. What will it communicate to the congregation if leaders are seen giving sacrificially?

## Further Exploration

*Books, downloads, and resources to equip the stewardship ministry of your church.*

**BuildingChurchLeaders.com:** Leadership training resources from Christianity Today.

- “Giving & Finances” Assessment Pack
- “Fostering Financial Stewardship” Best Church Practices
- “Receipts for Donors” Best Church Practices
- “Creative Fundraising Ideas” Practical Ministry Skills
- “How to Teach Stewardship” Survival Guide
- “Start a Fundraising Campaign” Survival Guide
- “Finances” Training Theme & PowerPoint
- “Stewardship” Training Theme & PowerPoint

**LeadershipJournal.net:** This website offers practical advice and articles for church leaders.

**PreachingToday.com:** This website offers sample sermons, sermon outlines, teaching and preaching illustrations, and images you can use in your teaching on financial stewardship.

**GoodSenseMinistry.com:** A ministry that offers training seminars and stewardship teaching material for church leaders and lay people.

**Creating Congregations of Generous People** by *Michael Durall*. Offers a practical view of stewardship that is based on raising the level of generosity in a church. (Alban Institute, 1999; ISBN 978-1566992206)

**The Dynamics of Church Finance** by *James D. Berkley*. A practical guide to church financial management, including tips on fundraising. (Baker, 2000; ISBN 978-0801091056)

**Giving to God: The Bible's Good News about Living a Generous Life** by *Mark Allan Powell*. This book presents a view of stewardship that is comprehensive of the whole Christian life and an act of worship. (Eerdmans, 2006; ISBN 978-0802829269)

**How to Increase Giving in Your Church** by *George Barna*. An analysis of giving in the church and insights for leaders who need to raise funds for ministry. (Gospel Light, 1999; ISBN 978-0830719211)

**Not Your Parents' Offering Plate: A New Vision for Financial Stewardship** by *J. Clif Christopher*. This book lays out the main reasons for our failure to capture the imagination of potential givers, including our frequent failure *simply to ask*. (Abingdon, 2008; ISBN 978-0687648535)

**Stewardship: The Biblical Basis for Living** by *Ben Gill*. This book presents a biblical and theological explanation of the importance of stewardship. (The Summit Publishing Group, 1997; ISBN 978-1565302082)