



The Church of Scotland
Stewardship and Finance Department

Stewardship Resource



6 Steps to Stewardship

**A practical guide for
Ministers, Kirk Sessions and congregational Boards
on how to turn your church into a stewardship
community.**

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1. stress the spiritual dimension of stewardship

- Teach stewardship as an holistic model of our relationship with God, as the tangible expression of our trust in God. Giving is a spiritual matter and it is as central to faithful living as prayer, Bible study, and worship.
- Reinforce giving as an act of worship. Use the offering time to lift up the spiritual significance of giving. Take an offering at every service.
- Set a good example. The Session and Board should take their giving seriously and model generosity.
- Talk openly about money and faithfulness to God. If leaders are uncomfortable about money then members will be also. Know your story of giving and be willing to speak about it.
- Talk about “Ministries and Mission”. Do the Kirk Session know what this is? Do the congregation understand it? Invite a Stewardship Consultant to speak to your Session and explain how the Ministries and Mission enables a very broad and diverse ministry within the Church of Scotland.
- Teach the theology of stewardship through a variety of means -- sermons, Bible study, or including articles in the church magazine. Use stewardship scripture, quotations, and stories on your church website.

2. know what motivates giving

- Know that people give to many things for a variety of reasons. Few have a well-planned or consistent giving strategy. Some give on impulse. Others are more cautious. Different kinds of appeals are effective with different types of givers.
- Recognise that people want to make a difference. They will give to what they value.
- Appreciate that faithful giving is a fruit of spiritual maturity. It takes time and much nurture to develop.
- Do not engage in fundraising as an alternative to stewardship. People give to God, not to raise the Ministers' stipends, nor to pay the bills. Emphasise giving as a joyful response to God's generosity, not an obligation.
- Talk to members about stewardship and opportunities for giving. Most people do not increase their giving because they have never asked, nor given compelling reasons to do so.
- Nurture relationships. People give to persons and organisations where they feel a connection.
- Church leaders should listen carefully for clues about issues of importance to church members.

3. stewardship to mission and ministry

- Remember that people - especially younger generations -- give to support mission, not institutions or budgets. Everything you communicate about giving should stress ministry, not maintenance.
- Congregational vitality is the key to giving. Whatever increases member involvement and participation will help giving. Involve as many as possible in the church's ministries.
- Share information freely about the wonderful things giving makes possible. Use announcements to remind people of the impact they are having. Bulletin boards featuring how the church is in mission are good reminders to a congregation. Websites offer ways to tell the church's story and to interpret stewardship and giving.
- Invite one of the Stewardship Consultants to address your Guild, congregation, or Kirk Session on how the monetary offerings of your church enable the ministry of Crossreach, Church and Society, World Mission, Parish Ministry.

4. know your givers and congregational giving

- Do not make assumptions about what people give -- most of the time you will be wrong.
- Give your Minister and Session Clerk information about average weekly offerings. Provide details about the breakdown of that offering – how much of that offering was gift aided; how many people give £20 or more; how many give £10-£19; how many give between £5 and £10; how many give £1 or less. This information provides an understanding of the offerings and should be shared at Board or Session meetings.
- How many of your church members give nothing? Do the same people who give nothing financially give of their time or talents? Do they attend worship? If the answer is “no” to all of these questions, and if the answer has been “no” for some years to these questions, then perhaps the Kirk Session should challenge these people about their membership? Sensitivity will be required lest people are housebound, ill or unable to participate in congregational life for other legitimate reasons – apathy however should be tackled head-on.
- Keep alert for any changes in giving patterns - if giving stops without explanation, notify the Minister as there could be potential pastoral care concerns.
- Monitor giving indicators throughout the year

5. provide a variety of ways to give

- Give people multiple opportunities to give. Do you have Free Will Offering envelopes at the church? Do you have Gift Aid forms available for people to sign before/during/after worship?
- What about baptisms or worship services where a number of guests might be attending – do you have Gift Aid envelopes and pens on the pews for people to make their offering count that little bit extra?
- Remember that people can also through legacies or bequests. Create giving opportunities appropriate to each type of gift.
- Don't wait years between stewardship programmes. Have a stewardship programme every year. Phone or email the Stewardship Consultant and invite them to inspire your Session with ideas. Invite the Head of Stewardship to lead worship in your church.
- Minister to the economic concerns of parishioners. Provide pastoral assistance and support groups for the unemployed, those in career transition, and those facing financial difficulty. Develop a year- round, comprehensive stewardship programme. Church and Society produce some great resources on credit unions, and money matters.
- Rather than hold a Stated Annual Meeting as a mid-week gathering, make it a part of Sunday worship. Make it worship, by celebrating the life, witness and ministry of the church. This is a great way to allow the congregation to engage with the church's finances.

6. say thanks often

- Find ways to say "thank you" to those who make the church's ministry possible - from the pulpit, in person, in the newsletter.
- Tell stories of how lives are changed because of the congregation's giving. People need to know their giving makes a difference.

7. Kirk Session Discussion

Stressing the spiritual dimension of stewardship

- What is stewardship?
- How is the offering uplifted in your church? During worship? As people leave the church?
- Does the congregation stand and sing the doxology?

- Reinforce giving as an act of worship. Use the offering time to lift up the spiritual significance of giving.
- Does the Session set a good example? The Session and Board should take their giving seriously and model generosity.
- Does the Kirk Session know what this “Ministries and Mission” is?
- How much is the church paying this year?
- What is the cost of a ministry?
- Do the congregation understand Ministries and Mission?

Know what motivates giving

- When were people last asked to review their giving?
- How was that message delivered?
- Talk to members about stewardship and opportunities for giving. Most people do not increase their giving because they have never been asked, nor have they been given compelling reasons to do so.
- How might the Session ensure that people are invited to review their giving annually?
- Are there specific projects your church is engaged in that would enthuse people about their giving?

Link stewardship to mission and ministry

- How do you communicate the ministry of the Church of Scotland? Do you have leaflets available from each Council or Department? Has anyone been to speak at a church service from World Mission, Church and Society, Mission and Discipleship?
- Are there opportunities for people to get involved in your church? How are people identified and approached?
- Have a look at the church notice board – does it contain information that is out of date...or that is relevant? Is it bright or eye catching?
- Has a Stewardship Consultants ever been to address your Session on how to focus on the stewardship issues in your church?

Know your givers and congregational giving patterns

- Do not make assumptions about what people give -- most of the time you will be wrong.
- Do you know what the average weekly offering is? Does your church provide regular details about the breakdown of that offering: how much of that offering was gift aided; how many people give £20 or more; how many give £10-£19; how many give between £5 and £10; how many give £1 or less?

Provide a variety of ways to give

- Does your church make use of the new Gift Aid Small Donations Scheme?
- Do you promote legacies?
- When was your last financial stewardship programme? Within the last 3 years?

For any advice or ideas on Stewardship Programmes for your church, please contact:

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