

## MONEY MATTERS: IMPLEMENTING A YEAR ROUND STRATEGIC STEWARDSHIP PROGRAM

There are a number of vital priorities I heartily espoused when I accepted the call into ordained ministry. Implementing a comprehensive stewardship program, however, was not one of them. I definitely wanted to make disciples. I deeply desired to follow Jesus into the heroic mission of winning the lost and setting oppressed people free. I simply had no idea that money would really matter as I set out to pastor one of God's churches.

Despite my early naiveté, however, I have now come to realize that people's attitudes about money and possessions are at the root of any discipleship issue. I am now able to see that only as I address all issues of life, including how money is handled, can I be truly used by God to set oppressed people free. It is as I've discovered the enslaving affects of materialism that I've become passionate and bold about money matters. To be effective in Christ's mission, pastors and church leaders must talk about money, and we need a strategic approach to training people in the area of responsible money management.

In this chapter I will share with you the systematic annual stewardship program developed over the years at Ginghamburg Church. This strategic, intentional yearly plan has proven effective in liberating our people from the bondage of debt while simultaneously increasing the outreach of our church's mission in exponential ways. In my tenure at Ginghamburg Church our annual budget has increased from \$27,000 to approximately \$5,000,000 annually. A budget of this size represents an incredible opportunity to meet the real needs of people in Jesus' power and love!

The annual stewardship plan can be implemented in small churches too, which is one reason why the publisher offers the entire program at a low expense, self contained in two books, with customizable resources provided on the DVD that is included in this book.

### STEWARDSHIP BEGINS WITH ME!

We each have the propensity to rationalize about money. For example, Carolyn and I were married after my junior year in college. I was working part time as a youth minister in my home church, and she was working as a home economist at a local company near my university. We began marriage with the commitment to assume no credit card debt that could not be paid in full at the end of each month. We also made the commitment to save something out of each paycheck no matter how small. From the first day of our marriage we adhered to a rigorous budget that included quarterly tuition payments, insurance, rent, utilities and miscellaneous expenses. We were careful in including everything we could think of in our budget, including allowances for gifts and vacations. However, we did not prioritize tithing as the first fiscal commitment. I don't really remember what we gave that first year or what percentage of our income it represented. During the second year of our marriage we headed off to seminary. We continued to drive back to our home church on weekends where I still served as the youth minister. Carolyn had to take a job in the local seminary community for less than half the pay of the previous year. My tuition tripled from what I had been paying to attend a local state university, and we were living on about half of what we had made the year before. How

could we possibly afford to tithe? “God would understand,” I rationalized to myself. “After all, the money that I am spending on a seminary education is for God.”

I have great memories from my seminary years. Lifelong friendships were made, and an eternal calling forged. I could hardly wait to get through that last semester and on to my first full-time appointment. One of the last elective courses that I took was a class in English Bible. Robert Traina was the professor, a brilliant man, who rarely deviated from his planned agenda. I do not know what possessed him to drift from his lecture plan on that May morning, a little more than a week from graduation. As if speaking me alone, he stepped away from his podium and removed his glasses. “I want to ask you young women and men a question,” he said as he methodically placed his glasses back on the bridge of his nose and peered over the top rim. “Are any of you cheating God?” A silence permeated the air for what seemed to be an awkwardly indefinable amount of time. “If you are not giving God the full tithe, then you are cheating God. I ask that you have the integrity not to go into vocational ministry if you cannot obey God in such a simple matter.”

I could not believe what I was hearing or how I could have been so foolish! Robert Traina’s words resound in my spirit today. “If you cannot be faithful in the small things, then you cannot be trusted with greater things!” I found a place of solitude that very day and renewed my commitment to be a faithful steward of all that God has entrusted to me. I wrote in the back of my Bible, “Lord God, I promise from this day forward that I will always write the first check for the first 10 percent to you-Michael Slaughter, May 1976.”

How about you? Are you being a faithful steward of what God has entrusted to you? Are you faithfully tithing, or are you cheating God? What is your current debt status? Have you made a commitment to live free from all credit card debt? Do you have a budget to which you are faithfully adhering? This might be a good time to set this book down, find a place of solitude, and renew your commitment to be a faithful steward of all that God has entrusted to you. Remember, you can’t take anyone farther than you yourself have gone. A strategy for effective stewardship in your church begins with you!

#### **STEWARDSHIP IS MODELED THROUGH CHURCH LEADERSHIP**

The selection of faithful, effective leaders is one of the most critical functions of ministry. Faithful leaders energize the mission of the local church as well as provide living models of the embodiment of Jesus’ presence and purpose. I am a Christian today because of the sacrifice of the faithful servants of Christ whom I experienced in the church. In the same way, unfaithful leaders can sabotage the church’s mission and render the gospel message impotent.

The pastor must make leadership selection and development one of the first priorities of her or his strategic plan. In the United Methodist System the pastor is the chair of the annual nominations committee. In other traditions the same role applies. It is absolutely essential that we place no one in a leadership position that is not both filled with the God’s Spirit and faithful in stewardship. I have made it a point, from my first day in ministry, to know what people give. When I first came to my congregation, I found the

godfathers and godmothers who sat on the board threatening to quit giving if I continued to press for change. But they were giving next to nothing. Guess what? They did quit giving, but at the end of the year the total offerings of the church increased. I have seen this happen again and again when churches quit operating out of fear and begin to appoint leaders and leadership boards based on sound biblical faithfulness.

I can hear a few pastors grumbling about whether the pastor should know what persons give, and the controversy that this may stir up with some of the people, but I encourage you to look at it in a different light. When I go to the doctor for a complete physical, the nature of the exam is very personal. I don't believe that I need to be more explicit. The doctor cannot make an accurate diagnosis if he or she doesn't have all of the information. My physical wellbeing is dependent upon my doctor having very personal, complete and confidential information. My life depends upon it! As ministers of the gospel, we are spiritual doctors. We cannot give proper guidance to a person's spiritual wellbeing without having the right personal information.

Jesus was very aware of a person's giving practices. *"As Jesus looked up, he saw the rich putting their gifts into the Temple treasury. He also saw a poor widow put in two very small copper coins. 'Truly I tell you,' he said, 'this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on'."* (Luke 21:1-4).

Giving is a spiritual issue. Money matters are a priority of heart. My job as pastor is to make sure that all those who are in the important position of decision-making and direction-giving are faithfully tithing. Tithing is a true demonstration of personal priorities and reveals any potential leader's buy-in to the values and direction of the local church. Tithing reveals their ultimate ability to be faithful in the courageous execution of the mission of Jesus. Many times we have identified very capable people whom we thought would be great additions to our leadership team but changed our mind after we checked their giving records. Remember what Jesus said, *"For where your treasure is, there your heart will be also"* (Matthew 6:21). Sometimes all the person needs is more time to grow spiritually. We have come back to some of these persons a few years later and found that they had grown in the area of faithful stewardship and are now ready to lead the church in a strategic position on our leadership board. Be careful that you do not promote these persons too quickly, lest the whole ministry suffer!

We apply this standard of tithing as the expectation for all of the leaders of the church, although there are many areas where people can serve before they grow to this level in their faith journey. It is very important to distinguish between a worker position and a leadership position of greater influence and responsibility. From classroom teachers to cell group leaders, the influence we transmit through our lifestyle practices is far greater than our words alone. Discipleship is caught more than it is taught. Our practice for this is for every supervisor to sit down with the staff and unpaid servant leaders on their teams and periodically reviews stewardship health. The leaders of your church are the key to growing a vital mission that is dependent on faithful stewardship. These leaders become

the models, advocates, and promoters of that same faithful stewardship. Seventy to eighty percent of your church resources will come from the leadership of your church.

It's time for a heart check-up. How are your board, elders, and/or staff acting in the area of stewardship? This is the area that may require your initial attention as you lead your congregation forward in financial responsibility. It is a great place to start, using the material in this resource as a study guide. Remember that your church will never go beyond your leadership team. Consider who might currently be on your leadership team who is not willing to grow, thus needing to be tactfully removed. I pray for you to have the wisdom and courage to lead in these money matters!

### STEWARDSHIP AS AN EXPECTATION OF MEMBERSHIP

It costs something to be a follower of Jesus Christ. *"If any want to become my followers, let them deny themselves and take up their cross daily and follow me"* (Luke 14:26).

Jesus was always calling people to calculate the cost of true discipleship. As I wrote in my book, *Spiritual Entrepreneurs*, "Jesus was not a pop psychologist, hawking a gospel of individualistic positive thinking. He was calling people to become part of a counter culture covenant community. Membership would involve forsaking individual goals and agendas for the sake of a higher purpose—the kingdom of God. When a church gets serious about renewal, it begins to ask new questions about the responsibilities of membership. Membership cannot and must not be separated from the cost of discipleship" (pg.70-71).

After you examine your personal money matters and build a faithful stewardship leadership team (board-elders-staff) it is time to focus on a systematic stewardship program for the entire church. A systematic strategy is a repeatable strategy; it includes curriculum and can be taught by others. We developed a 13-week basic discipleship curriculum for people interested in pursuing the commitment of membership, called "A Follower's Life." Less than one-third of our weekly worship attendees have made a commitment to covenant community (membership). It costs something to be a follower of Jesus, and we don't apologize that it costs something to be a member of Jesus' body. The issue of stewardship and tithing is one of the issues that are dealt with during this three-month class. Other members of the church are invited into the class to share their own experience in tithing and give the participants an opportunity to ask questions. By including tithing in the pre-membership training, the expectation is set right up front.

Each person who is seeking to become a member of the church at the end of the 13-week session goes through an interview process. They are asked about four areas of their spiritual walk: their participation in worship, their connection to a cell group for encouragement and accountability, their place of service and their commitment to tithe. If they are not currently tithing because of excessive debt, unemployment or other issues, they are asked to provide a plan and timeline to get there. Remember that our goal is the ultimate health and liberation of people, not to use people for the sake of the institution. Developing trust is essential.

## THE ANNUAL STEWARDSHIP SERMON SERIES

As I already mentioned in the opening chapter of this book, our attendance grows during our annual stewardship series. The attendance during the four weeks that I teach on Money Matters every November is surpassed in attendance only on Christmas and Easter weekends. We plan the annual series as a worship team, featuring strategic people in the church who are experiencing the liberating power of God in their financial lives. People long to hear and relate to stories of hope from people of varying backgrounds and social situations. We present these human stories in media form.

We design an attractive direct-mail postcard for people who live in our targeted geographical area; a piece that hooks into their current life experience. We purchase a mailing list from a direct-mail company and specify households of persons aged 25-45, with children living in the home (this is our previously identified target audience for general ministry; your congregation's target may be different, but you need a target, at least). We also specify the zip codes to which we want to reach out strategically.

Once we've invited people to come and experience relevant biblical principles on financial freedom, we must build great worship experiences around this theme. We work hard to address the felt need of the people while staying true to the gospel message. We are empowering people to grow beyond materialistic consumption to esteem-building contribution.

The fourth weekend of every series always culminates with the opportunity for commitment, simultaneous to a time of Thanksgiving. Following the message and clear instructions, we allow for a time of quiet reflection, prayer-full moments for filling out the commitment card. On commitment weekend the offering is always taken at the end of the worship celebration so that people can place their commitment cards in the basket and those who do not make a commitment will not be made to feel awkward. I always point out that this commitment is for the Ginghamburg family and those who feel connected to it; our visitors are not to feel obligated. Note that we invite visitors to observe examples of how Christian disciples have been liberated to make a difference. (See chapter 4 for examples of worship themes and message outlines).

## GET OUT OF DEBT FOR GOOD CLASS

It is not enough to teach our people about financial freedom and the joy that comes from sacrificial giving. We must also aggressively help them to deal with the oppressive burden of debt, under which they live. People struggle with giving not because they don't want to give but because they honestly don't know how to meet current financial obligations. "We began to get into trouble when I quit my job to have our two children," a young mother shared with me. "We used the credit card to pay for groceries and gasoline and now we don't even have anything to show for it!" Many persons in our churches still owe money for food that was eaten years before. They continue to pay interest to maintain the "privilege" of carrying the full balance of the principle. They persist in a vicious downward spiral, a lifestyle of hopeless slavery.

As a part of our annual stewardship curriculum we have developed a three-week (one hour session) class called Get Out Of Debt For Good. This class, as well as classes that use Crown Financial curriculum for small groups, has been a tremendous help to many of the folks that are growing in our faith community. Randy and Kathi (see Chapter 2) were one such couple. You can get more information about starting Crown Financial Ministries in your church from this web site:

<http://www.crown.org/financialwisdom/church/startcrown.asp>

Class Outlines: Get Out Of Debt for Good

Week 1: What The Bible Says About Debt

A. Debt facts:

Simple review about the average percentages with Americans and credit card debt, savings, education and retirement preparation, etc.

B. What the Bible does not say about debt:

1. It is a sin to borrow.
2. It is wise to borrow.
3. God will bail you out of debt.
4. Debt is an exercise in faith.
5. It is a sin to loan money.

C. What the Bible does say about debt:

1. All borrowing must be repaid (Psalm 37:21).
2. Surety (guaranteeing or cosigning someone else's loan) is foolish (Proverbs 6:1-5; 11:15).
3. Debt always presumes upon the future and makes uncertain assumptions (James 4:13-15).

D. Some presumptions when borrowing:

1. My health will remain good.
2. My job will continue to provide income.
3. The asset borrowed against will continue to grow in value (margin debt).
4. The business I own will continue to generate a profit.
5. Borrowing may deny God an opportunity
  - a. to expand your faith by trusting God's promise of provision or
  - b. to allow you to experience the joy of God supplying others needs through you

Week 2: Types of Debt and Debt-making Decisions

A. Types of debt:

1. Credit card debt: High rates of interest (12-24 percent). Many companies will entice you with low beginning rates for a minimal period of time. Typically, no collateral

required other than the credit worthiness of the borrower. Generally not tax deductible.

2. Installment debt: Generally used to buy higher-cost items such as furniture, cars, boats, with the item purchased being the collateral. Interest rates are generally lower than for credit cards, but still in the 8-15 percent range. The lender may repossess whatever is financed, should repayment fall behind. Repayment can extend upwards to 72 months (six years). Promotion stresses “easy repayment terms.” Generally not tax deductible. What about 90 days same as cash or no interest for one year? If you have the cash in hand and can invest it for one year in a CD (certificate of deposit), it is a wise use of credit. Do not presume that you will have the money, however. This can result in the highest percentage of debt at the end of the grace period if you cannot make payment in full.
3. Mortgage debt: Typically used to buy a home. Rates vary from time to time and in recent years have stayed in the 4-8 percent range. Repayments may vary from 10 to 30 years and may be repaid biweekly or monthly. The house is the collateral. Generally tax deductible.
  - a. Fixed rate mortgages: the interest rate does not change during the life of the loan.
  - b. Adjusted rate mortgages: the interest rate changes periodically, generally on an annual basis. Most ARMS have a ceiling, or limit, as to how high the rate can go over the life of the loan. For example, you may have a 4 percent ARM, which can increase a maximum of 2 percent per year, with a maximum interest rate of 12 percent. Second mortgages/home equity loans generally have the same tax advantages as mortgage debt.
4. Investment debt: Used to buy something with which you hope to make a profit. The rate is usually between mortgage and credit card debt. Repayment is almost always fixed over a short period of time and may require fairly large payments compared to other forms of borrowing. Collateral may be a personal signature against other assets or the investment itself. Generally tax deductible, within limits.
5. Business debt: A business may borrow to buy furniture, fixtures, and equipment to expand facilities or to buy a building out of which to operate. It may also borrow to increase business in general (a working capital loan). Interest rates vary with the credit worthiness of the borrower, and the terms of repayment depend on the negotiations between borrower and lender. The assets of the business and the personal guarantees of the owners for smaller companies usually secure this type of debt. Generally tax deductible within the business tax return.
6. Leases: Leasing can be viewed very similarly to installment debt, but at the end of the agreement you have no asset. Leasing can be strategic in the business setting. With the pace of change in technology your business might need to update equipment every year or two, which makes leasing a very viable option. But from a personal standpoint, computers can be used for a very long time.
7. Rent to own: More costly than installment debt. This is an industry that takes advantage of the poor and those with bad credit histories. You end up paying two to three times more for a product than you would if you had cash in hand.

## B. DECISION MAKING RULES

The reason we consider going into debt is to meet a need or desire that has become a high priority for us. Sometimes, the temptation to use credit to meet the perceived need overwhelms both common sense and spiritual convictions. Weighing today's desires against future benefits is a classic definition of maturity.

1. The rule of common sense: When it comes to credit card debt and installment debt, the economic return is never greater than the cost of borrowing. The interest rate is too high, and the items purchased or consumed only depreciate in value. In other words, you will end up continuing to pay for purchases in the future that is already gone or has no value! Mortgage debt on the other hand is different. The home purchased should continue to increase in value. The consideration on investment debt needs to be made based on the earnings generated by the investment being greater than the cost of the loan. Borrow money at 12 percent on an investment guaranteed to earn 15 percent. Good idea? Same logic needs to apply to a business loan. The items purchased with the loan should provide a return that is greater than the cost of the loan. Common sense 101: If it sounds too good to be true-it probably is!
2. A guaranteed way to repay: Remember the biblical principle that debt presumes upon the future. Financing our homes with a mortgage means the bank gets the house back if we can't pay. That is a guaranteed repayment plan! Using a credit card for convenience when you know that the money is in the bank to pay the full balance after 30 days is a guaranteed way to repay. In all other situations you are taking an unnecessary risk by presuming the future.
3. Peace of heart and mind: Do you have peace in your heart and spirit? "*Let the peace of Christ rule in your hearts...and be thankful*" (Colossians 3:15). Listen to the still inner voice of the Spirit of God. Are you confused about making a purchase, uneasy about signing the contract? God is not the author of confusion. Nothing can make for a better lifestyle than peace of heart and mind!
4. Unity: A husband and wife should be in complete unity when it comes to purchasing and borrowing decisions.

### Week 3: How to Get Out Of Debt

- A. Pray: At the risk of sounding too churchy, this is always the best first step, no matter what decisions we are looking to make. We need to seek the Lord's help, guidance, wisdom and discernment as we move to becoming debt free.
- B. Establish a written budget: Budgets are not just for businesses. A written budget allows you to accurately connect real income with expenses and purchasing commitments. A written budget forces you to plan ahead, analyze your spending patterns and control the biggest cause of credit card debt-impulse buying! There are some great computer programs: Quicken, Microsoft Money, Excel. These can help in planning and budget tracking. There is also the unsophisticated envelope method that can work well. When you develop a budget always emphasize that the tithe comes first. Use the 10/10/80 method. The first ten is given to the Lord and the second ten goes into savings for the future. Any farmer understands how you must not make the stupid mistake of consuming all of the seed from current income. Seed needs to be set

aside as working seed for the purpose of sowing to future harvest. We then need to live off the remaining 80 percent. Remind people that they need to account for unexpected emergencies out of the 80 percent. Expenses paid annually or quarterly need to be accounted for and saved on a monthly basis. To figure vacations, gifts, insurance premiums or medical allowances divide by 12.

1. List all your assets, everything you own: The earth is the Lord's and everything in it. We are merely stewards of what God has entrusted us with. Evaluate your assets to determine if there is anything you do not need that might be sold to get you out of debt quickly. Garage sales and eBay are two quick sources. Boat, golf clubs, extra TV, car, etc. Just like Elijah asked the widow 2 Kings 4, "What do you have in your house?"
  2. List all your liabilities, everything you owe: Many people are out of touch with their total amount of debt. It is really human nature to avoid unpleasant things. Many take the "ostrich" approach to their debt: stick their head in the sand and pretend the debt is not there. Listing your debts is a huge first step to establishing a repayment plan. You should list the creditor, amount of debt, due date, monthly payment, and interest rate.
  3. Establish a debt repayment schedule for each creditor: Most debtors are willing to work with customers who are attempting to pay them back. While establishing this plan, ask for a renegotiation of the interest rate. There are two schools of thought when it comes to paying down debt: paying off the smallest debts first or paying off the higher interest rate first. When a debt is paid of, the amount of its payment is applied to the next debt, and so on. The money freed up from repayment of a debt does not get put back into the general budget; it is applied to the next debt.
  4. Consider earning extra income: For some people, extra hours at work or a second job might be the only short-term solution. If this becomes a necessity, decide in advance that all income earned will be used to pay off current debt. Make sure the new source of income does not harm your relationship with the Lord or with your family.
  5. Accumulate no new debt: From this point forward, pay for everything with cash, check, or debit card at the time of purchase. Statistics show that people spend more when using credit cards, instead of cash. We call this phase of the plan "plastic surgery." We recommend cutting up all but one of your credit cards. Having one credit card for true emergencies is acceptable. Remember, do not get sucked into 90 days or one year same as cash offers.
- C. Be content with what you have: 1 Timothy 6:6 says: "*Godliness with contentment is great gain.*" We live in a culture where the advertising industry has devised powerful, sophisticated methods to induce the consumer to buy. Here are three trusted truisms:
1. The more TV you watch the more you spend.
  2. The more you look at catalogues and magazines the more you spend.
  3. The more you shop, the more you spend.
- D. Consider a radical change in your lifestyle: What are you willing to give up in order to get out of debt? Lowering your standard of living significantly will allow you to get out of debt much more quickly. Could you live just as happily in a smaller home?

Could you sell your new car with the high payment for an older car? Do you really need cable, cell phone, Internet access, and housecleaning or yard service? Do you need to go away for vacation? How about staying home and making day trips to the state park rather than the expensive amusement park. Can you use generic products just as easily as name brand products? Can you use coupons as a way to save money?

- E. Do not give up: This may be the most difficult step of all. Getting out of debt is hard work. If it were easy, credit cards companies would be going out of business. Remind the people that they have taken the important first initiative by coming to the class. Now encourage them to put their faith into action. At Ginghamburg we encourage them to consider becoming part of a Crown Financial Ministries small group Bible study.

### ANNUAL MEETINGS WITH KEY INVESTORS

Twice a year I meet with the “Kingdom Investors” of Ginghamburg Church for the purpose of accountability and vision casting. I have one set of meetings by invitation in the fall with those who give \$10,000 or more a year, and another set of soup and sandwich suppers with those who give \$1,000 to \$9,000 a year. These four meetings are held in the fall in conjunction with the annual stewardship series, for the purpose of communicating vision and gaining the ownership of these key givers.

I usually meet with the top givers in someone’s home or a nice room in the church, and we gather around simple refreshments and coffee. There are generally 20-40 people that attend in this more intimate setting. The number of givers that fall into the \$1,000 to 9,000 category is obviously much larger, and we hold these meetings in a larger room (or worship area) at our church. Each of these simple soup and sandwich suppers (paper plates, plastic utensils with a donation basket at the end of the buffet table) generate a turn-out between 150 and 300 women and men. It is important to keep it simple because we want to assure our people that their trusted resources are going toward critical mission and not personal entertainment. (It is also important to provide child care for younger couples attending this meetings). I believe these events are one of the most strategic initiatives for stewardship development and vision ownership in the local church. Eighty percent of your annual budget will come from this group of people.

Remember this important stewardship axiom: Money follows mission, not budgets. People are not interested in making sacrifices for tired church budgets but they get very motivated by the opportunity to make a significant impact in the lives of people for the sake of the mission of Jesus. This is why another one of my often-repeated slogans at these investors meetings is “minimize brick and maximize mission.” We carry out seven worship celebrations every weekend and are planning to expand that to sixteen within a year of this writing, by starting worship in café venues and house churches. With ever escalating utility costs, this will be a much more effective use of stewardship resources, to multiply outward rather than expand inward. It energizes our investors when I remind them that we have to find creative alternatives, rather than embark into expensive building campaigns. This strategy provides maximum dollars for true mission. There are

times, however, when you are going to have no other alternative but to build (which is why I say “minimize brick” and not “eliminate brick”). Keep all building plans as simple and flexible as possible. Do not build any structure that can be financially enslave future generations, thus tempting future leadership teams to serve the structure rather than the mission.

We bring both of these groups back together again in May for a picnic. This is a critical vision-casting opportunity that comes right before the summer slump in weekly offerings. I remind them at those picnics that ministry at our church steps up a notch in the summer with increased children’s and student activities, camps and mission work projects. This is a great time to talk about vital children’s and student ministries. Be as specific as possible in talking about impact: numbers reached and personal stories. The pastor and leadership team cannot take stewardship development for granted! The invitations for all Kingdom Investor meetings are sent with a RSVP request. The names of those who haven’t responded by a certain date are divided among the Leadership Board members to follow up with personal invitations by phone. We make it very clear that people are not going to be asked for money at these meetings. Rather, because of their demonstrated commitment to the mission of Jesus through the church, they are being given the chance to hear about the direction of the church prior to the congregation as a whole. They will also be given the opportunity to give input and ask questions. I make this time with our loyal investors both informative and highly motivating. This is my opportunity as leader, to show our investors the eternal, albeit measurable return on their Kingdom investment. Here is a sample meeting agenda outline for a fall Kingdom Investors meeting:

Gathering: 6:30 pm - Table or living room conversation around dinner/desert

Welcome: 7:00 pm - Welcome the guests and give them a table discussion topic, which is stated something like this: “Take a moment to share with the people at your table some specific reason you choose to sacrificially invest in God’s mission through this church. (This is an excellent way for the spirit of the presentation to begin in a very positive upbeat manner. Faith grows as we hear others make positive professions!)

Presentation: 7:10 pm – Use this as a time of reporting, inspiring and vision casting. Remind the guests that they have been invited to this event because of their faithful demonstration of commitment to the mission of Jesus Christ expressed through Ginghamburg Church. Share how as a leadership team we have the responsibility to give them a measurable accountable reporting on their trusted investment. Make sure each person has received a copy of a comprehensive report prepared by yourself, or the executive pastor. This excellent resource is more comprehensive and detailed than required during a conference with the district leader. It outlines real ministry accomplished, number of people reached, servants deployed, and so forth. They can read the reports when they get home, but being able to give them this printed piece demonstrates accountability and professionalism, deepening our relationship of trust.

As a leader, this is a great opportunity to inspire committed investors with stories of current success and vision for future direction. It is the leader's responsibility to articulate and cast the vision in the community of faith. Vision is born in leaders, not committees! The vision that God gives the leader precedes the setting of ministry goals and developing mission strategies and budgets. Alan Nelson in *Spiritually And Leadership*, states "A vision is a leader's mental image that conveys where an organization needs to be in the future. It primarily addresses the what, why, and when. 'How' follows. Vision is primarily right-brained and passionate. It evokes emotions. A result of vision is setting goals and developing strategy. It doesn't work the other way around."

Now here is the part of vision that is critical to the success of your church's mission and stewardship initiative: "For a vision to be authentic, we can't feel fulfilled staying where we are for long. Four characteristics determine the quality of a vision: clarity, urgency, importance, and size. If any of these arenas is inadequate, you diminish the intensity of your vision and lessen the effect it has on your followers" (pg 164).

At this point show two in-house video stories of mission that demonstrate your success during the past year in the missions area. Both stories would have been used as "mission moments" during your regular worship celebrations during that year. The leader's Kingdom Investor's presentation gives you a chance to highlight some of your most inspiring initiatives! Remember, people want to see in measurable ways that their sacrifice is making a difference. If you do not have the capability to do video presentations (someone in your congregation probably owns a camcorder and can put together a brief clip), you could do a live testimony at this point, but remember to rehearse it well and keep it short and to the point. You don't want the inspiration to put people to sleep! This is why you try to use media whenever possible.

Next, take the time to highlight your ministry's Key Focus for the coming year (for example "Maturity" or "Missions") and your need to focus on the inner journey of the heart in the coming year without neglecting the outward journey of mission. If the key focus is Maturity, for example, you might briefly point to the three areas of focus: 1) The spiritual disciplines of word, prayer, community, service and stewardship; 2) the experience of community through cell group participation; 3) experimenting with two different expressions of church by starting new worship venues and house churches. Explain the importance of pioneering new expressions of church that will be effective in reaching postmodern people in a post Christian world.

Save the best for last. Every church needs to commit itself to a heroic mission endeavor that will challenge its people to attempt the impossible and to give in faith.

Guests are given the opportunity to ask any questions or to give any input that they might have. I end the meeting in prayer promptly at 8:00pm and stick around to talk to anyone that might have lingering questions. This format is very similar to the spring picnics mentioned above, with the exception of the written report.

### THE MONTHLY STEWARDSHIP LETTER

Each month the Kingdom investors (those who give \$1000 a year or more) receive a letter that expresses appreciation for their continued sacrifice as well as updates on a current vital ministry endeavor. These letters never ask for money but encourage and show *specific* results of continued faithfulness.

### WORSHIP VIDEO MISSION MOMENTS

A three-minute video-clip, highlighting vital mission and ministry taking place through the church family is shown often during our worship celebrations. Most often it is shown before the offering. Money follows mission!

Stewardship is a multilayered initiative that must be integrated in a holistic way into all dimensions of the congregation's life. There is not one stewardship program that fits all sizes. Copy and paste whatever may work from the program approach in this book, and then customize a stewardship program that is right for your setting.