



# Stewardship Tools You Can Use

Stewardship & Planned Giving

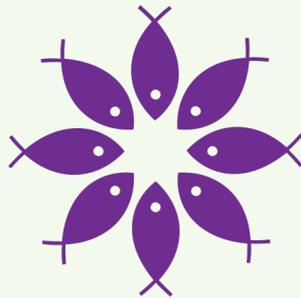
June 2023



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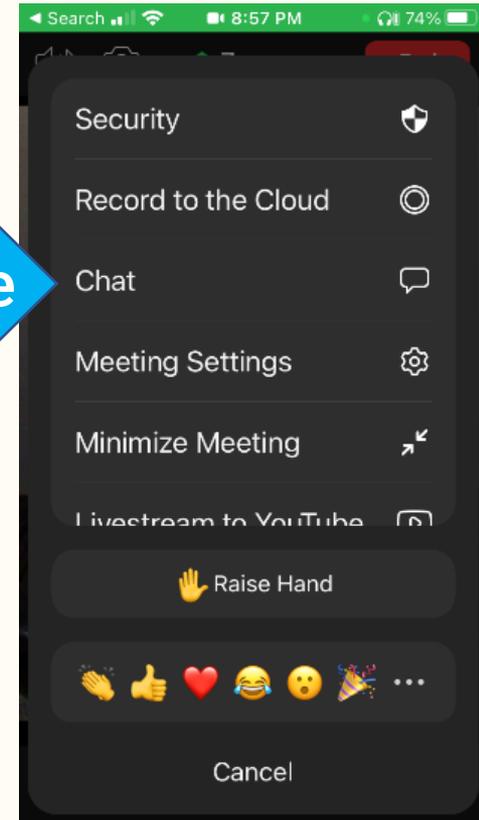


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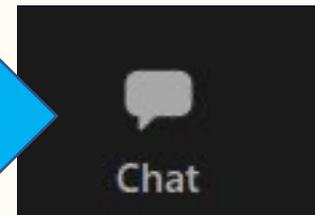


- Stay muted and use chat to ask anything
- Chat will be monitored and questions asked as we go along or at the end
- You can unmute at the end

Mobile



PC





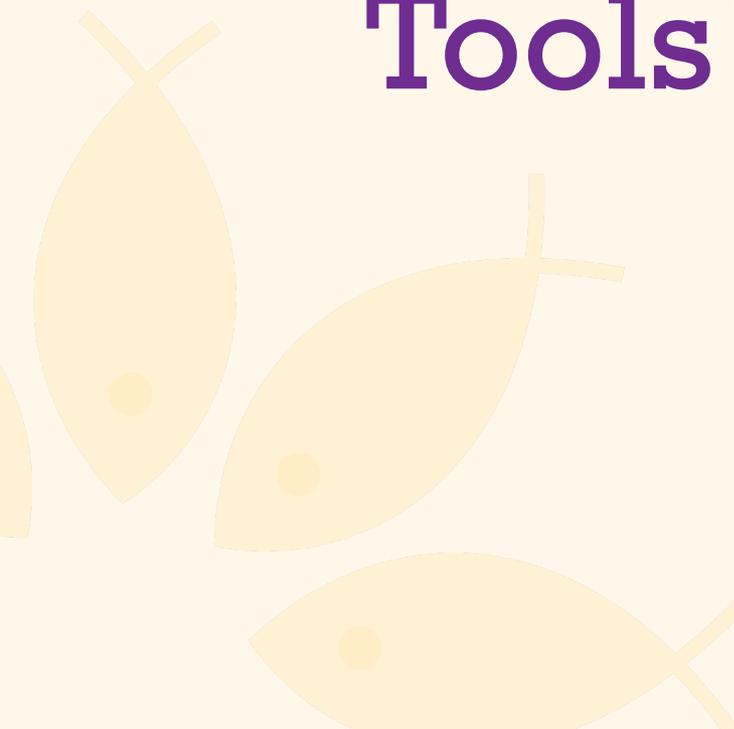
**Recording will be posted at**  
**[presbyterian.ca/leadership-webinars/](https://presbyterian.ca/leadership-webinars/)**



# Stewardship Tools You Can Use

Stewardship & Planned Giving

June 2023





# Karen Plater

Associate Secretary,  
Stewardship & Planned  
Giving







# Stewardship

- Stewardship Sunday
- Stewardship Campaign
- Stewardship Committee
- Stewardship Announcement
- Stewardship Letter

# Common stewardship messages heard in congregations

- We're behind on budget, if everyone gave \$xx more a week, we'd be back on track
- Expenses are going up, so we all need giving to increase giving
- It costs \$xxx to heat and light the church and \$xxx to pay the minister – help pay your fair share

# Common stewardship messages heard in congregations

## Last Week

- Gave: \$1,3075
- Budget: \$1,800
- Surplus (Deficit): (\$425)

# Common Stewardship Messages

- We don't do that!
- We don't talk about \$ at all

# Reclaim Stewardship

Stewardship is not about giving to a budget.

It's about responding to the call of God in our lives with all our gifts – time, treasure, talent.

The slide features a white background with decorative curved shapes in purple and green. The purple shapes are located in the top-left and bottom-right corners, while the green shapes are in the top-right and bottom-left corners, creating a frame around the central text.

When talking about  
stewardship – and especially  
financial stewardship – we  
want our language to reflect  
our theology

# Abundance vs. Scarcity

- Move from being afraid of scarcity to trusting God's abundance

# Change the message

- It costs \$xxx to heat and light the church and \$xxx to pay the minister – **help pay your fair share**
- God has blessed us with many gifts and **invites us to share them with those around us.** When we show our love to our neighbours, we show our love to God.

# Change the message

- We're behind on budget, if everyone gave \$xx more a week, we'd be back on track
- This year we as a congregation have made many plans to serve our community and world. Your help is needed so we can live these plans out in fulness. Please give generously.

# When you give \$100

- \$30 brings us together for meaningful worship as a community
- \$15 supports the vulnerable in our community
- \$18 cares for our children & youth
- \$12 cares for our seniors
- \$ 8 supports national & global mission
- \$ 7 shares the gospel message
- \$10 administers our programs

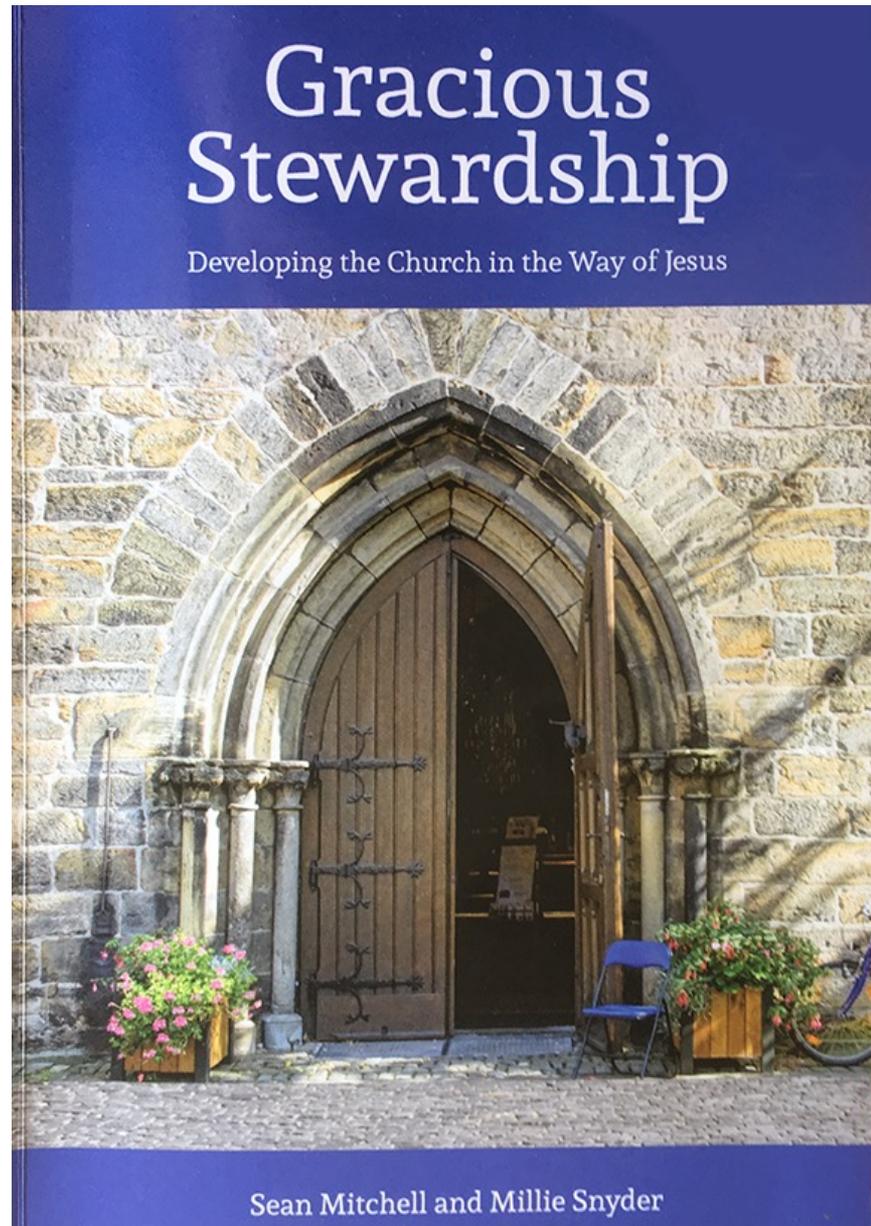
# It's about grace

We want you to know, brothers and sisters, about the **grace of God** that has been granted to the churches of Macedonia.

II Corinthians 8:1

Luke 15:11-32  
The Parable of  
the Prodigal  
Son

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# It's about grace

**Be the gracious father.**

“God loves those who give generously and those who don't give at all. God welcomes those who are consistent and faithful and those who are impulsive and erratic. God forgives the sinful and the self-righteous.”

“If joy isn't a consequence of our ministry, perhaps we are on the wrong track. Gracious stewardship brings joy as we see people experience the grace of Jesus Christ in transformative ways.”

**Gracious Stewardship**

# Share the joy

- Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. II Corinthians 9:7

# Bethel Church, NS



- Lots of kids, no money!
- Educated congregation
- Got kids involved
- Raised \$100,000 in 3 months (\$70,000 from 3 gifts of stock)
- Launched a mid-week program for children in community
- Additional bequests brought total to \$150,000

# Lessons

- Money follows mission
- People give to people
- Teach/discuss giving
- Explore different ways to give

# Intentional, Comprehensive Stewardship Education

- Stewardship = Discipleship
- Why & how rather than how much
- Not about budget but the difference we can make

# It's Proportional

[presbyterian.ca/stewardship](http://presbyterian.ca/stewardship)

## A GIVING GUIDE

As Christians, we are encouraged to follow the spirit of the tithe and consider giving to God as an act of worship and thanksgiving.

The foundation of generous giving is found in the Bible.

### GIVE GRATEFULLY

Giving grows out of the joyous recognition that all we have comes from God. It is a response to God's grace.

(2 Chronicles 29:14; 2 Corinthians 9:12)

### GIVE CHEERFULLY

Give, not until it hurts, but until it feels good. Giving is a joyful act.

(2 Corinthians 9:7)

### GIVE FREELY

We give, not because we have to but because we want to.

(2 Corinthians 9:7)

### GIVE INTENTIONALLY AND PROPORTIONALLY

We give a percentage of what we have according to what we have been given.

(2 Corinthians 8:12)

### GIVE OFF THE TOP

As an expression of trust in God, we give off the top of our income instead of what is left.

(Proverbs 3:9)

### GIVE REGULARLY

We grow in generosity when we develop the habit of regular giving.

(1 Corinthians 16:2)

*God's grace touches our hearts and lives – and those around us – as we grow into the image of the greatest giver of all.*

The following giving chart shows weekly offerings as a percentage of income. This may help you decide what you want to give to the church as a proportion of your income.

### WEEKLY PERCENTAGE GIVING GUIDE

Income		Weekly giving					
Annual	Weekly	2%	4%	6%	8%	10%	15%
12,000	231	5	9	14	18	23	35
16,000	308	6	12	18	25	31	46
20,000	385	8	15	23	31	39	58
25,000	481	10	19	29	38	48	72
30,000	577	12	23	35	46	58	87
35,000	673	13	27	40	54	67	101
40,000	769	15	31	46	62	77	115
45,000	865	17	35	52	69	87	130
50,000	962	19	38	58	77	96	144
60,000	1,154	23	46	69	92	115	173
75,000	1,442	29	58	87	115	144	216
100,000	1,923	38	77	115	154	192	288
125,000	2,404	48	96	144	192	240	361
150,000	2,885	58	115	173	231	289	433

For those giving on a monthly basis – by Pre-Authorized Remittance or by post-dated cheques – simply multiply the weekly giving in this chart by 4.33 (there are 4.33 weeks in a month).



50 Wynford Drive, Toronto, Ontario M3C 1J7  
416-441-1111 or 1-800-619-7301  
[presbyterian.ca](http://presbyterian.ca)

# From what you have

For if the eagerness is there, the gift is acceptable according to what one has – not according to what one does not have.

II Corinthians 8:12

# Intentional, Comprehensive Stewardship Education

- Carefully prayed about
- Stewardship themes incorporated year-round in preaching & calls to offering, mission moments, testimonies sharing impact
- Annual Intentional campaign/ season which helps individuals reflect on and make decision about giving

# *Because of You Our Church Changes Lives*

- **Year-round** education and discussion
  - Generosity as a spiritual practice  
(Not a crisis around paying bills)
  - Stronger disciples
- Adaptable to a shorter seasonal campaign



## Resource Includes

- 8 sermon reflections and companion worship resources
- Children, youth, and adult educational materials
- Equipping volunteers to ask and thank



### A Theology of Sufficiency

by Rev. John Dorhauer

Rich Biblical traditions shaped Jesus' vision, including Micah 4: 3-4:

*"God shall judge between many peoples and shall arbitrate between strong nations far away; they shall beat their swords into plowshares and their spears into pruning hooks; nation shall not lift up sword against nation; neither shall they learn war any-more; but they shall all sit under their own vines and under their own fig trees, and no one shall make them afraid, for the mouth of the Lord has spoken."*

It is my personal belief that this concept, one that I call a theology of sufficiency, provides a strategic pathway to the just peace we seek. It is the unjust distribution of wealth that keeps the wheels of war turning.

Micah rightly discerns in the heart of God that the beating of swords in plowshares can only be possible when the conditions envisioned by God and described in that final verse come into play. When all on Earth have their own vine and their own fig, just enough to sustain themselves

# Writers



Rev. Dr. Katie Hays (Galileo Church)



Lee Hull Moses (Disciples of Christ)



Dr. Frank A. Thomas (Christian Seminary)



Rev. Dr. Deborah Krause (Eden Seminary)

...and many more.

# Cycle of Donor Engagement

Connected to mission & ministry



## Make it easy to Give

Envelopes

Pre-Authorized Remittance (PAR)

E-transfers

Online/Website/Donate Button

Terminals

Bequests

Gifts of Securities

Charitable Gift Annuities

Life Insurance



# St. Andrew's, Kingston, ON



- Endowment Fund covers the maintenance and upkeep of building, so that all gifts through offering plate go to support the ministry

# Lessons

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Planned  
gifts  
supporting  
ministry into  
the future

## A Guide to Planned Giving

Leaving a legacy using your gifts



Discover the many ways that  
you can support ministry,  
now and through your estate.

[presbyterian.ca/planned-giving](https://presbyterian.ca/planned-giving)



# To Endow or Not to Endow?

- **Endowment Fund** – keep the capital invested, only the interest is used, fund lasts in perpetuity. Needs to be large enough to provide enough funds to have an impact. Identify circumstances when capital might be used.
- **Legacy Fund** – may be designed so both the capital and interest is used. The fund may eventually be spent down. Very flexible. Good way to use funds over time which aren't large enough to be an endowment.

# Power of Bequests

- Undesignated Bequest of  
\$10,000, \$100,000,  
\$200,000, \$500,000,  
\$1,000,000
- What happens next?

# Gifts of Securities

– in Kind!

Get a receipt for the full market value of the securities AND you don't have to pay capital gains tax

IT COSTS LESS TO GIVE MORE!!!

## Gifts of Publicly Traded Securities

When you sell publicly traded securities, you are taxed on 50% of the capital gains. However, if you transfer the securities directly to charity as a gift-in-kind, you pay no tax on the capital gains and receive a donation tax receipt for their full market value. Giving shares, bonds, or mutual funds that have appreciated in value is a way to give more to the church in a way that costs you less. If you are making a bequest, include directions to use any appreciated securities in your estate to make the gift, saving taxes and preserving capital for your other beneficiaries.

### Example

Albert and Susan have \$50,000 worth of shares that they originally bought for \$20,000. When they sell the shares, pay the capital gains tax and then donate the proceeds to their church it costs them \$30,174 to make a \$43,100 gift. However, when they transfer the shares as a gift-in-kind, they can give a larger gift because they don't have to pay capital gains taxes, so they give a larger gift and receive a larger tax refund, so it costs less to give more.

	Sells shares & Gives Cash	Transfers shares
1. Value of the shares/Cost to donor	\$50,000	\$50,000
2. Original purchase price	\$20,000	\$20,000
3. Capital gain	\$30,000	\$30,000
4. Taxable gain (line 3 x 50%)	\$15,000	\$0
5. Tax on capital gain (line 4 x 46%)	\$6,900	\$0
6. Amount of Gift & Tax Receipt (line 1 - line 5)	\$43,100	\$50,000
7. Donation tax credit (line 6 x 46%)	\$19,826	\$23,000
<b>Cost to Give (line 1 - line 7)</b>	<b>\$30,174</b>	<b>\$27,000</b>

\* Assumes federal and provincial charitable tax rates add up to 46% and that the donors can use all the tax credits.

# Planned/Legacy Gift Plan

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- Ready to receive, invest and use
- Maximum flexibility
- Assure donors
- Promotes major and legacy gifts

# Download the Workbook

[presbyterian.ca/plannedgiving/resources/](http://presbyterian.ca/plannedgiving/resources/)

The Presbyterian Church in Canada  
L'Église presbytérienne au Canada



## Setting up Legacy Funds and Endowments

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**A Workbook to Help Your Congregation  
Develop Policies & Procedures**

For use in congregations and ministries within The Presbyterian Church in Canada

- Cut-and-paste & adapt
- Real examples
- Checklists

# First Church, Brandon, MB



- Endowment was known as “*slush fund*” now called “*partner in ministry*” fund
- Income matches current gifts to **expand** or **launch** ministries
- During “Foundation Month” they tell the stories of people who made gifts

# Lessons

- Be grateful & say thank you
- Share stories to inspire

# Story Telling

- Human stories
- Real
- Compelling
- Diverse

# Story Telling

- Who, What, Where, Why, When, How
- Connect it to where you see God at work & lessons in scripture

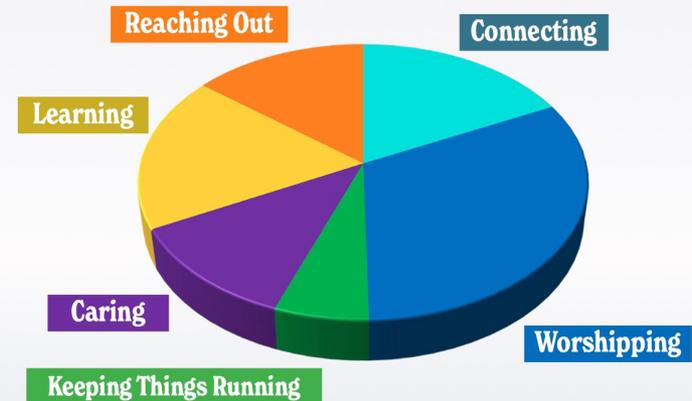
# A Narrative Budget

- Combines costs, ministry descriptions and future plans
- It's meaningful and inspiring
- Helps you talk about the impact gifts have
- [presbyterian.ca/webinars/previous-webinars](http://presbyterian.ca/webinars/previous-webinars)

*Our  
Church*

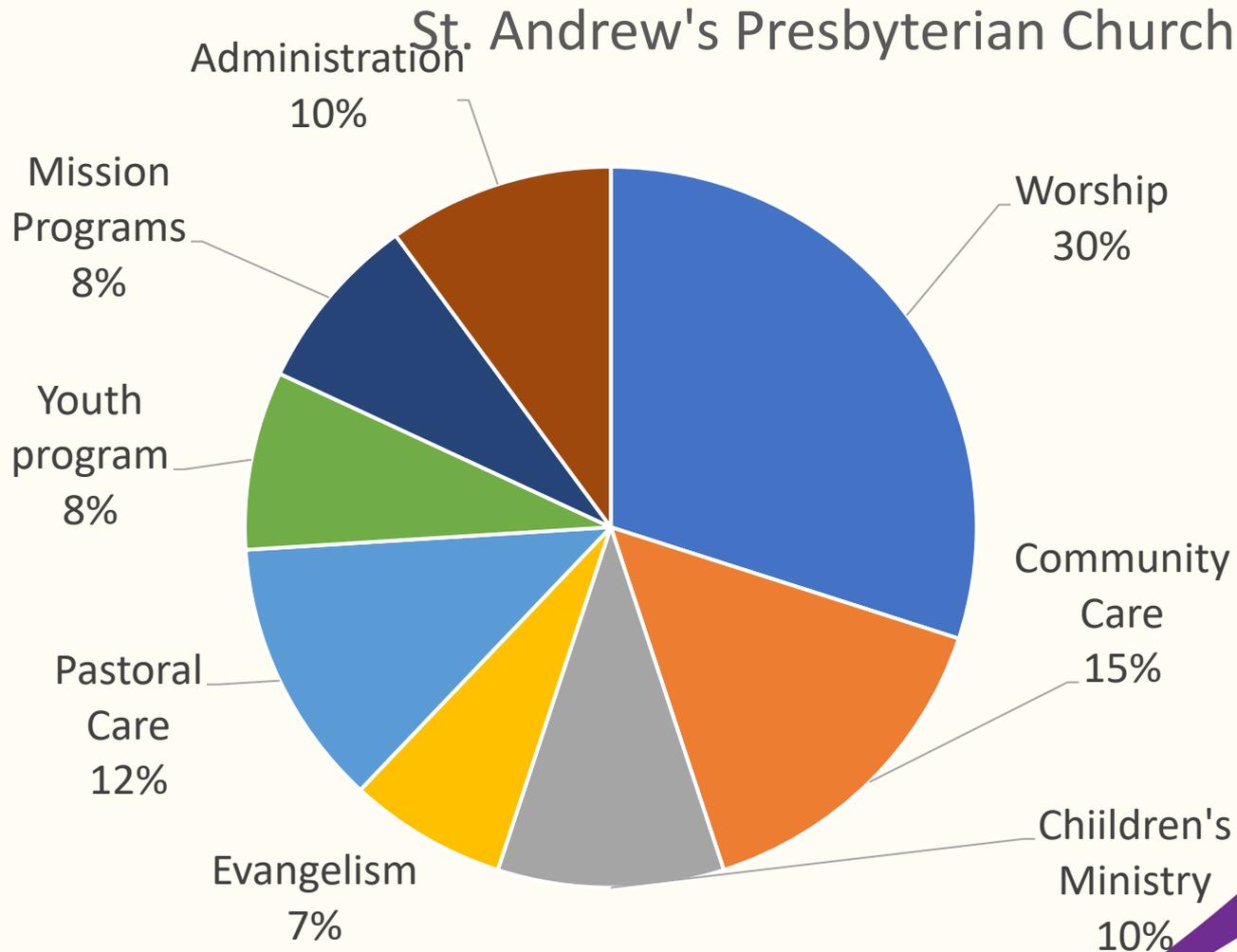
OurChurch Presbyterian Church  
Anytown, PR

## How your gifts become grace



Your gifts to *OurChurch* are bringing God's love and grace into the lives of people in our congregation, in our neighbourhood and around the world.

# A Narrative Budget



# When you give \$100

- \$30 brings us together for meaningful worship as a community
- \$15 supports the vulnerable in our community
- \$18 cares for our children & youth
- \$12 cares for our seniors
- \$ 8 supports national & global mission
- \$ 7 shares the gospel message
- \$10 administers our programs

# Numbers can inspire

- # of people attending/reached
- # of hours invested
- \$ given

# Most people give designated

- \$70 each week provides Christian Education material for our children
- \$15 provides a hot meal for our Out of the Cold Ministry for one person
- \$3000 will repaint our Sunday School
- \$700 will send a youth to Canada Youth



Express Gratitude

Thank-you!

# IMPACT OF THANK YOU

People will give 40% more if thanked and acknowledged.

Without timely, meaningful and sincere thank-you and detailed information on the impact of donations, charitable organizations lose 60% of annual givings from donors within a one-year period. Overtime this drops to 80%-90%.

# Ways to Thank

- Thank people in a variety of ways – by letter, phone, events
- Thank you note with statements
- Acknowledge memorial gifts
- Throw a party to celebrate
- Be positive and encouraging

# Give regular feedback

- Report progress toward goals
- Use visual ways of reporting
- Provide regular updates via newsletter or e-news

# Ways to Thank

- Thank people in a variety of ways – by letter, phone, events
- Thank you note with statements
- Acknowledge memorial gifts
- Throw a party to celebrate
- Be positive and encouraging

# Stewardship Committee

- Have fun
- Gather and share stories
- Change your language
- Make it easy to give
- Say thank you
- Report back the impact
- Have fun



# presbyterian.ca/stewardship



Home Who We Are Our Ministry Worship Resources Contact Donate



### Stewardship Worship & Study Tools

Ideas and materials for preaching, studying and talking with your congregation about money, generosity and stewardship.



### Planned Giving

Discover all the different ways to make a legacy gift, including Wills, Gifts of Securities, Annuities, Life Insurance, Life Beneficiary Gifts. More than 10 different vehicles described.



### Managing Gifts

Tools to help sessions manage budgets, create funds and encourage giving, including:

- Treasurer's Handbook
- Narrative Budgets
- Setting-up Endowment Funds



### Gifts of Publicly Traded Securities

Learn how to give stocks, bonds or mutual funds to any Presbyterian congregation or ministry. Includes forms you need to fill out and information on tax savings.



### Digital Giving

Make giving easy through automatic bank withdrawal (PAR), online donation forms, in-person card terminals and e-transfers.



### Presbyterians Sharing

Learn about the national church fund and how it builds strong congregations, serves vulnerable people, walks with Indigenous people, seeks justice and shares God's love around the world.

Contact us by email, use this form, telephone 1-800-619-7301, or ask a question using the chat-box on the bottom-right of your screen.





# Thank You

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# DISCUSS!

