



Budget as Mission

Cultivating Generosity in the Church

Presbyterian Foundation

Bringing People and Mission Together

*A vital part of the Presbyterian Church (U.S.A.), the Presbyterian Foundation **gathers, stewards,** and **distributes** funds to serve Christ's mission.*

Established in 1799

Ministry Relations Officer

Rev. Dana Waters

MRO, Southeast Region
Savannah, GA

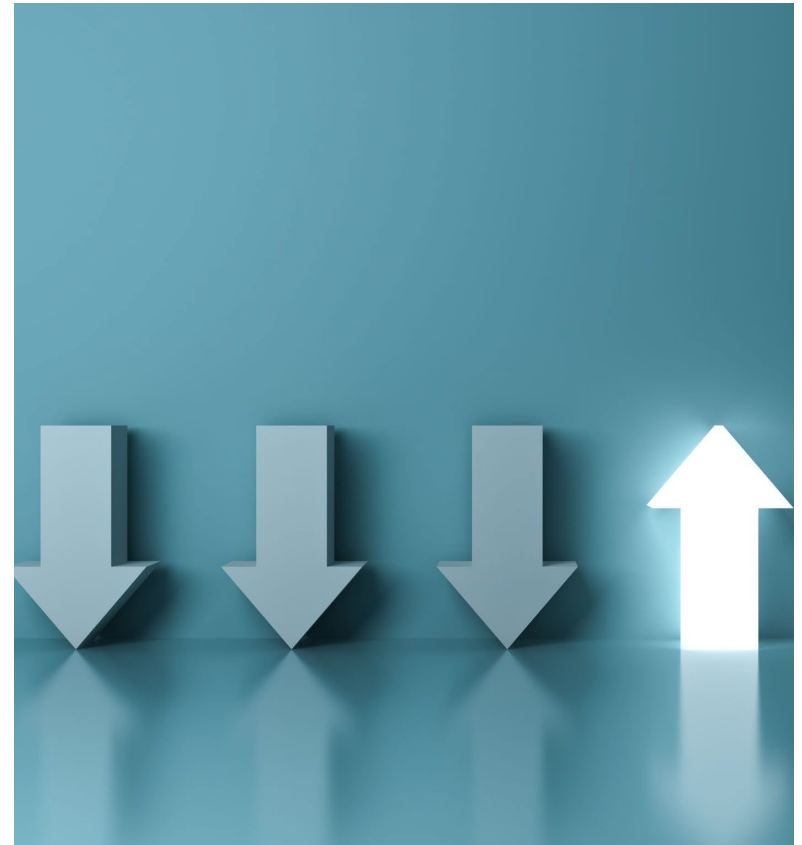
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Church Trends

- In the last decade, median worship attendance in US congregations has declined from 129 to 80
- 64% of PC(USA) churches have fewer than 100 members
- Of congregations demonstrating “excellent” or “good” fiscal health; 61% report having a second congregation worshipping in their facilities



Donor Motivation

Top three things impacting a donor's decision to support your organization

1. Making an impact
2. Financial stability
3. Believe in leadership

What Is Your Story?

- What is it you do well? In your church, in your community, in the world?
- How are you being the hands and feet of Christ?
- Celebrate your church
- Create energy about the church
- Invite people to engage in the church

Cultivating Generosity

HOW do we tell our story?

- Preaching
- Minute for mission
- During/before offering
- Newsletter/E-Newsletter
- Brochures
- Town Hall Meetings
- Vision Sunday and 6-month checkup
- Dessert & Dialogue
- Sunday School
- Testimonials
- Video Testimonials
- Narrative Budget

Ways People Can Give (MAKE IT EASY)

- Cash
- Check
- Online Bill Pay
- Credit/Debit Card
- Bank draft
- Securities

Recognition - Saying Thank You

- Pastor-written thank-you notes
 - E.g., Personalized letter - ten notes a week
- Session-written thank-you notes
- Generosity Team writes thank-you notes
- Phone calls
- Annual celebration
- Legacy Society event



Cultivating Generosity

Keys to Success

- Be prayerful
- Celebrate your church
- Be visionary
- Communicate
- Involve many
- Fund ministry, not raise funds
- Be inviting, not threatening
- Challenge your congregation

Top 10 Budgeting Best Practices

- 1. Financial well-being** – don't spend more than you're bringing in (budget deficits should not be the norm)
- 2. Annual expenses**— set aside money every month for annual bills (and quarterly)
- 3. Income projections** – how much money came in last year? Are we on an upward or downward trend going into the next year? Trend analysis is helpful here
- 4. Expense projections** – anticipate annual increases in costs we can't control (e.g. insurance); you can conservatively (over) estimate these expenses

Top 10 Budgeting Best Practices

- 5. Anticipate seasonal fluctuations** — in many to most churches, there's a regular ebb and flow to both attendance and giving (e.g. snow birds, summer slump, etc.). Look at your last 4 Januarys and use that as your forecast for next January.
- 6. Start an emergency fund** — no matter how little we have coming in, we need to create a line item to create a fund for covering emergencies
- 7. Include an ongoing building maintenance plan** — don't let deferred maintenance build up; typically, the longer you defer maintenance, the higher the eventual cost will be

Top 10 Budgeting Best Practices

8. **Design the budget with the people who have a stake in it**—the smaller the church, the more important it is to seek input and wisdom from the people who are doing ministry (e.g. your B&G folks know what expenses might be coming up next year)
9. **Factor finances into HOW you'll do a ministry, not IF** — people give to ministry; we come to church to be part of something larger than ourselves
10. **Diversify your congregation's income streams** (renting or sharing space, investment income)

BUDGET

Line Item

vs

Narrative

- Accounting Tool
 - DO NOT show how money is being invested
 - DO NOT show how volunteer time and talents are impacting the church
 - Should be used by the session
- Visioning Tool
 - Shows the programs of the church having a positive impact
 - Inspires and helps us see our gifts are really making a difference
 - Help us to reframe finances to be about ministry



First. Faithful. Forever.

FIRST PRESBYTERIAN CHURCH PEACHTREE CITY

We are now in our *first* year of the *First. Faithful. Forever. Campaign*. Thanks to everyone's faithful generosity, the campaign is off to a successful start. We are projected to end 2016 with a balanced budget, thanks in large part to a new mortgage and lower monthly payment. We will be able to make our first \$100,000 payment towards the mortgage this year. We are also planning our first major capital repairs in 2017, which will begin the process of updating our 23-year-old HVAC system in the original part of the building.

In 2017, we are planning to continue our strong mission support, strengthen our growing children & youth ministry programs, and enrich our worship services through our talented choirs and musicians. God is at work in amazing ways at First Presbyterian. God's blessings have been abundant in 2016. Help us to respond with joy and gratitude as we look forward to 2017.

**Total Anticipated Ministry
Needs for 2017 - \$483,881**



joyous
worship

loving
outreach

authentic
relationships

Worship is the heart of all we do at First Presbyterian. Each week we gather to worship God, to share our joys and concerns, to confess and be reminded of God's grace, to hear God's Word made real for our lives, to affirm our faith, to feast together at the Lord's table, and to be sent out into the world to be God's hands and feet. Our worship is enriched and enlivened each week because of our talented music staff and the many volunteers that sing in our choir, play handbells, sing in our ensembles, play instruments, and share their gifts with our congregation. Each week, members volunteer their time to run our AV and LiveStream system, to serve as ushers and greeters, to read scripture and serve as acolytes, and to volunteer in the nursery and Children's Church. The 2017 budget includes funds to support our music ministry- tuning the pianos, maintenance on the organ and handbells, sheet music for the choir and handbells, and special musicians for Advent and Easter. The 2017 budget also includes honorariums for guest preachers during Morgan's sabbatical, as well as support for creative efforts in music and liturgical art to enrich our worship services.

\$197,935 • 41%

Worship enables us to be sent out into the world to serve our neighbors. We serve because we know Jesus taught us the greatest commandment is to love God and to love our neighbors as ourselves. Our annual budget allows us to support mission partners both locally and around the world. We pack weekly lunches in the summer for the Smart Kid. Smart Lunch. Program and deliver the lunches along with a book for each child. We adopt families at Christmas and take care of gifts and clothing items for the children and grocery gift cards for the entire family. We meet monthly at Midwest Food Bank to sort donations. We collect food for Fayette Samaritans. We support mission co-workers Shelvis and Nancy Smith-Mather in South Sudan as well as others through the PC(USA) Global Mission Partnership. We helped to setup a refugee family with furniture and needed supplies for their new apartment in Clarkston and collected coats and blankets for their first winter in the USA. We support Boy Scout Troop 211. Several Cub Scouts and Girl Scout Troops meet in the building. An AA group meets at the church 5 times a week. Several other community groups use the building on a weekly basis. Our church supports our thriving First Presbyterian Kindergarten and Preschool, which has 200 students and has been a mission of our church for almost 50 years.

\$170,482 • 35%

While worship is the heart of all that we do at First Presbyterian, it is our relationships with God and one another that help to keep that heart beating. Each week, we gather around the table for food and fellowship as part of our Wednesday night dinner program. We gather for potlucks after worship monthly in the summer. We have 4 Presbyterian Women Circles and a monthly Men's Prayer Breakfast. We have a team of Deacons and Stephen Ministers that help tend to pastoral care needs along with our Martha Ministers who bring meals to members during illness, death, and birth.

We have a growing Children and Youth Ministry program, which includes a nursery on Sunday mornings and 2 Children's Church classes. Monthly, we have Club 345 for 3rd, 4th, and 5th graders and Youth Group for Middle and High Schoolers, which include dinner and a program. There are children's programs on Wednesday nights as part of our midweek dinner and fellowship time. We also host a Fall Festival, Easter Egg Hunt, Vacation Bible School, Summer Fun Days, Sundaes Sunday, Blessing of the Backpacks, and several Parents Night Out throughout the year.

\$115,464 • 24%

"First, give thanks to the Lord because God is good, because God's faithful love endures forever."

1 Chronicles 16:34

Does Your Church Have a Legacy Giving Program?

1

Develop a
planned giving
program

2

Start
promoting it

3

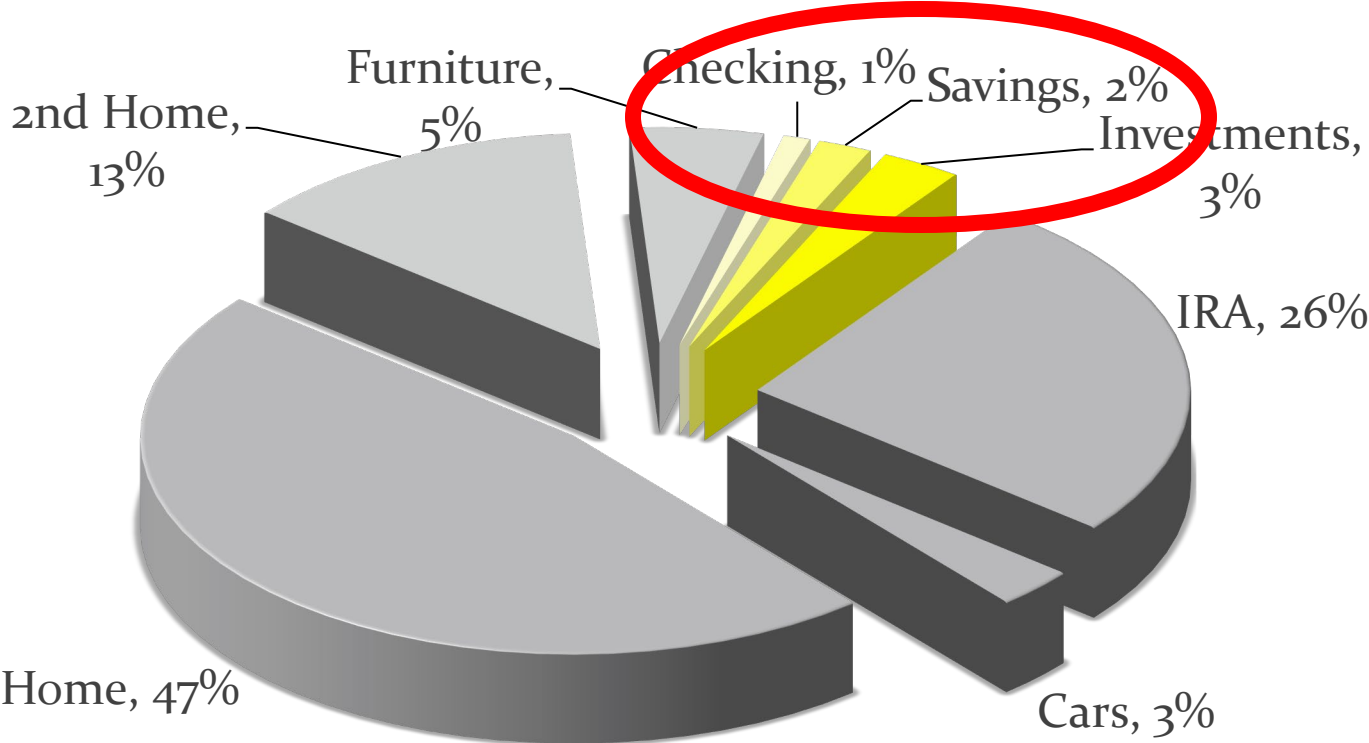
Create a Legacy
Society

4

Utilize your
MRO (Ministry
Relations
Officer)

Planned Giving

What is it?



What are the most common planned gifts?

- Bequests...68%
- Beneficiary of an IRA...30%
- Insurance policy beneficiary...19%
- Charitable Trust beneficiary...19%
- Donor Advised Funds...growing trend...

Planned Giving

What is it?

For the donor,
it is often the
greatest gift
they will ever
make.

A planned gift is typically **2.5x** the donor's
lifetime annual giving

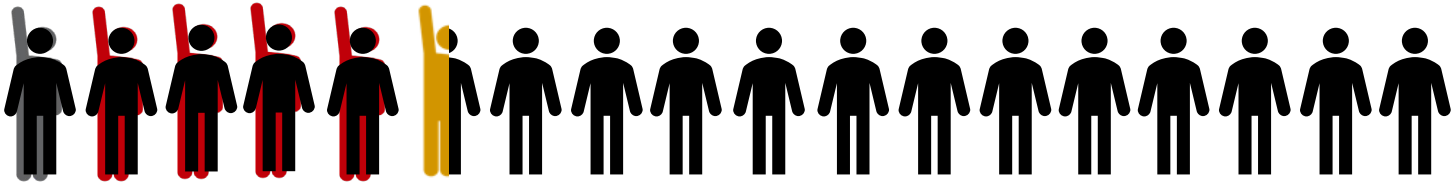
Most people make planned gifts... to places they already support

- 78% of planned gifts go to places donors have supported for over 20 years.
- You already have a pool of people who could make a planned gift!

How do we talk about legacy giving?

- People DON'T want to be told to make a will
- People DO want to hear about your congregation *and* the potential impact a bequest can have on your future ministry
- There is a pastoral care component to this work

Un-tapped



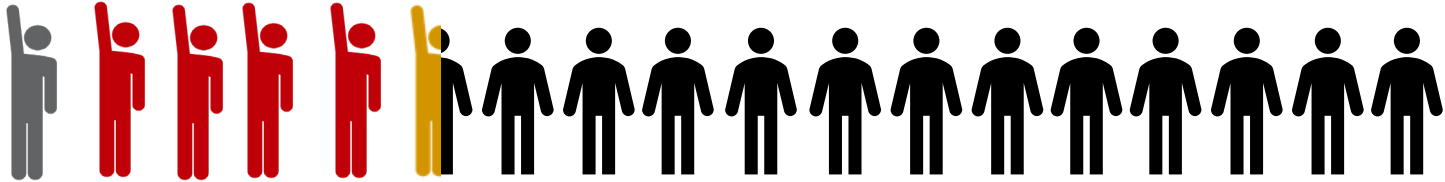
5%

leave a bequest

28%

would leave a bequest
If asked or reminded

Un-tapped



Actual
Bequests

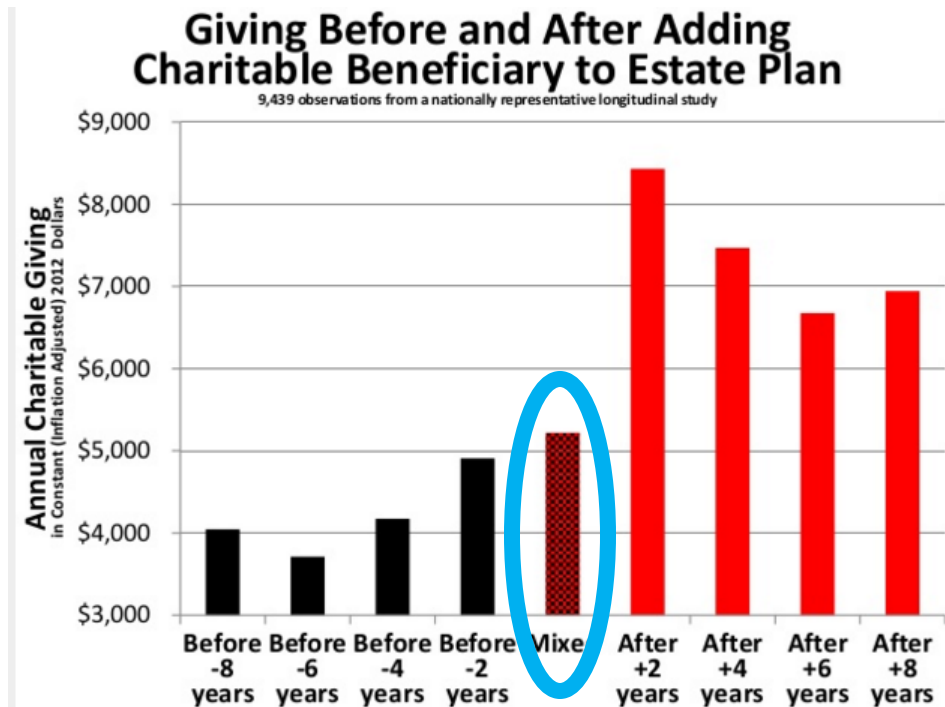
Un-Tapped
Bequests X 5

Average Church
\$60,000

X (?)

Large Church
\$170,000

Planned Giving Impacts



\$100k
Beginning
Value

\$528,910
Paid Out Over
43 Years

\$300,799
Today's
Value



StewardshipNavigator.com

Welcome Central in Atlanta, GA

Help?



Home

Annual Campaign

Narrative Budget Builder

Stewardship Kit

Planned Giving

Web pages

Brochures

Document Storage

Log Out

Your Ministry Relations Officer (MRO)



Dana Waters

Contact Me

Stewardship Calendar

These bimonthly tasks will help you maintain successful year-round stewardship.

January/February

March/April

May/June

July/August

September/October

November/December

Stewardship Committee

- Ensure quarterly giving statements are distributed to church members.
- Submit newsletter article on the biblical/theological understanding of stewardship.

[Click for Details and Resources](#)

Stewardship Education

- Involve children, youth and adults in study of biblical stewardship (consider age-appropriate and/or intergenerational events).

[Click for Details and Resources](#)

Generosity Storytelling

- Promote and receive the Peace & Global Witness Offering.
- Highlight mission with bulletin boards and bulletin inserts.
- Observe Theological Education Sunday.

[Click for Details and Resources](#)

Campaign Planning

- Continue to follow your campaign checklist.

[Click for Details and Resources](#)

Annual Campaign




Narrative Budget



Stewardship Kit




StewardshipNavigator.com




- Home
- Annual Campaign
- Narrative Budget Builder
- Stewardship Kit
- Planned Giving**
- Web pages
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Your Ministry Relations Officer (MRO)



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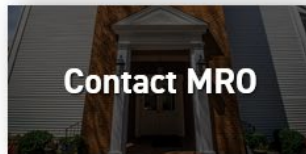
Planned Giving



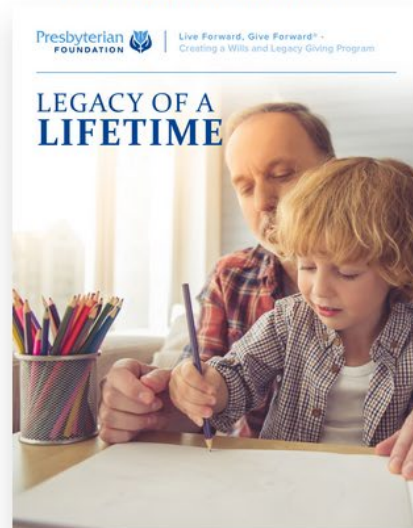
Legacy Giving Program

A Legacy Giving Program encourages giving through charitable bequests, permanent endowment funds, and other estate planning tools enabling your members to share God's material gifts with the church and help fund mission for generations to come.

Site Features



Download the Manual



FINANCIAL **HEALTH** **ASSESSMENT**



How is your church doing financially?
assessment.presbyterianfoundation.org



CHURCH FINANCIAL
**Leadership
Academy**

Connecting all your church
financial literacy needs

Visit Churchfla.com
and use the registration code PCUSA.

Additional Resources

Stewardship Kaleidoscope Conference

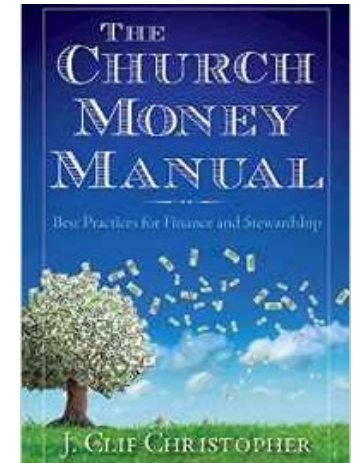
www.stewardshipkaleidoscope.com

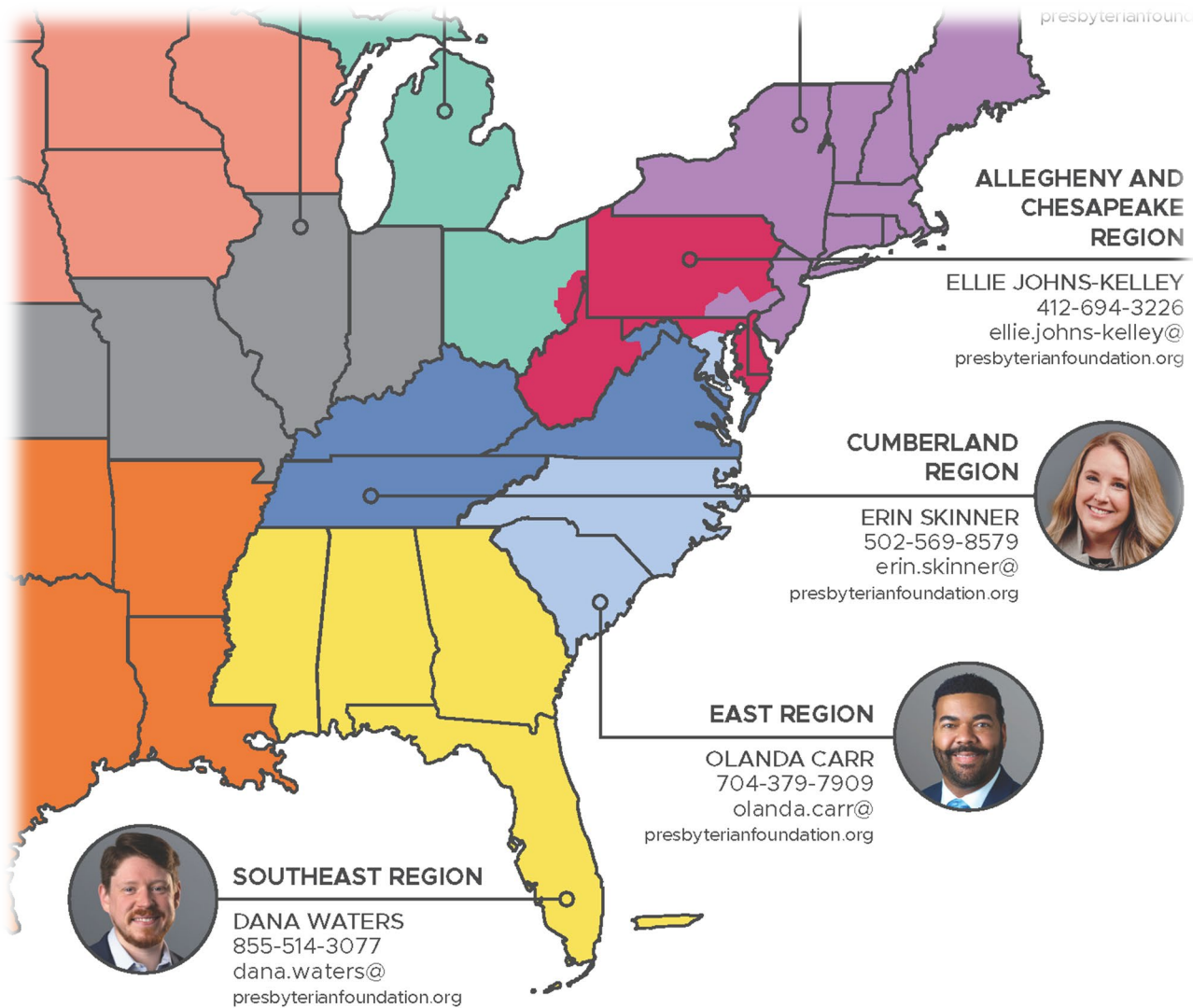
- Resources available from last four conferences
- September 22-24, 2025 in New Orleans



Books

- *Funding Forward* – Grace Pomroy
- *God's Gift of Generosity* – Karl Travis
- *Kitchen Table Giving* – William Enright
- *The Church Money Manual: Best Practices for Finance and Stewardship* – J. Clif Christopher
- *Not Your Parent's Offering Plate* – J. Clif Christopher
- *Rich Church, Poor Church* – J. Clif Christopher
- *A Spirituality of Fundraising* – Henri Nouwen
- *Bounty: Ten Ways To Increase Giving at Your Church* – Kristine Miller & Scott McKenzie





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