

Start or revitalize a ministry in your church

QUICK START GUIDE



STEWARDSHIP



Quick Start Guide for Stewardship

Available from:
AdventSource
5120 Prescott Avenue
Lincoln, NE 68506
402.486.8800
AdventSource.org

This Quick Start Guide was prepared using materials created by the North American Division Stewardship Ministries Department.

Designer: Liv Jacobson

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Introduction

The local church stewardship leader has a vital role as a planner and as an educator. As a member of the church board, he or she works closely with the pastor(s) and other church leaders in strategic planning for the mission of the church, and in scheduling and conducting stewardship education throughout the year. He or she also functions as a liaison for the local conference for stewardship materials, presentations, weekend events, and guest speakers.

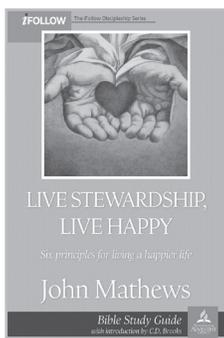
The Ministry of Stewardship

The true ministry of a stewardship leader lies in encouraging believers in the best use of all the resources God has provided, including the management of our abilities, time, body, and material possessions. Local congregations have a corporate responsibility for the stewardship of their personal resources as well as for nurturing, guiding and developing individuals in their understanding of stewardship. Viewed in its totality, stewardship is the management of tangible and intangible resources for God's glory. In theological terms, it is practical sanctification.

Jesus spent much time discussing the material aspects of life. He knew His hearers could not understand the great principles of His kingdom unless they had an understanding of their "steward" relationship with God.

Created by God in His image, we were to reflect His character and carry out His purposes, but humanity took a wrong turn. Because of sin, we can only reflect His character by accepting Jesus as our Redeemer. He reinstates us to do His purpose. When we acknowledge that everything belongs to God, we need to learn how to manage what is entrusted to us according to the divine plan.

Live Stewardship, Live Happy, Bible Study Guide



By John Mathews

Skillful stewardship, which is not necessarily easy to come by, takes a lot of learning on our part and patient training on God's part. *Live Stewardship, Live Happy* will help you gain a comprehensive understanding of what it means to apply the principles of biblical stewardship to every aspect of your life.

Product #318981

Available at AdventSource.org or 402.486.8800.

RESOURCE

Getting Organized

Strategic planning is imperative to the success of any organization, including the church. There are many churches that are not organized or lack a strategic plan. There are some churches (as large as 400+ members) that don't budget. Some churches are so small that little organization is needed, but once they increase in size, strategic planning is vital.

It is the recognition of God's ownership that leads to financial faithfulness.

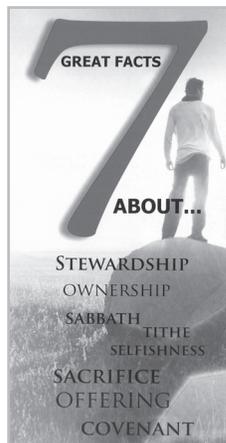
Developing a local church mission statement is your first step. This is the responsibility of the church board and is usually done by a subcommittee that makes recommendations. Once the mission statement is in place, you will have a great foundation on which to build!

Many churches have a finance committee that takes care of the budgeting process. Every department needs to give its input because of the importance of budgeting and financial issues. Your local conference may have resources to help with this process—check with your conference stewardship department for more information. If your church does not have a finance committee, *A Guide for Local Church Stewardship Leaders* (available from AdventSource at AdventSource.org or 402.486.8800, product #318965) includes a sample process for getting started. The budget must be clear, simple, and inclusive so members can understand where the money goes. Transparency is vitally important in building confidence in the heart of givers.

NAD
STEWARDSHIP
MINISTRIES
WEBSITE

Visit **NADStewardship.org** to find a stewardship teaching package, stewardship stories, and offertory materials, sign up for a newsletter, and more.

7 Great Facts About...



Prepared by NAD Stewardship Ministries Stewardship is a fundamental belief. Its essence and central source of power is a spiritual relationship with Jesus. *7 Great Facts About...* presents in a simple 16-page book spiritual principles that when practiced, your spiritual journey will be filled with meaning, purpose, and victory.

Product #318960

Available at AdventSource.org or 402.486.8800.

RESOURCE



Creating a Stewardship Plan

Take a calendar and plan stewardship events that will take place over a two- to three-year period. Here are suggested events for each year:

Year One

- *Steps to Christ* seminar (available at WhiteEstate.org)
- *Faith and Finance* seminar (available at AdventSource.org or 402.486.8800, product #318246)
- Children's story at church about stewardship once a quarter
- Stewardship Sabbath program in April and November (see the North American Division's Calendar of Special Days at NADAdventist.org)
- Help the Pathfinder Club earn the stewardship honor

Year Two

- *Live Stewardship, Live Happy* seminar (available at AdventSource.org or 402.486.8800, product #381981)
- *Sanctified Life* seminar (available at WhiteEstate.org)
- *Keeper of My Heart* seminar (available at AdventSource.org or 402.486.8800, product #319015)
- Children's church program focused on stewardship
- Children's story about stewardship once a quarter
- Help the Pathfinder Club earn the stewardship honor
- Stewardship Sabbath program (see the North American Division's Calendar of Special Days at NADAdventist.org)
- Guest speaker for a weekend focused on stewardship

Year Three

- *Insufficient: Unique Presentations on the Topic of Stewardship* (available at AdventSource.org or 402.486.8800, product #319043)
- Stewardship Sabbath (visit NADStewardship.org)
- Series of sermons by pastor (no more than seven)



Stewardship Education

The main objective of stewardship education is to develop in members an understanding of and commitment to the biblical concepts of individual and corporate stewardship. (You will find a yearly planning calendar very useful for facilitating scheduling and achieving balance in this ministry.) Some of the themes to develop include:

- Biblical basis for stewardship
- Total life stewardship
- Individual and corporate accountability
- The importance of the Seventh-day Adventist Church's global mission
- Tithing principles
- Offering principles
- History of systematic benevolence in the Seventh-day Adventist Church
- Culture of gratitude
- Generosity

Stewardville Daily Times



Created by NAD Stewardship Ministries
Research indicates that parents want their children to understand the concept of giving and stewardship principles. If children aren't taught these principles at an early age, the "buy whatever, whenever" marketing concept will take its place.

Stewardville Daily Times Children's Church includes 13 weeks of children's church programs. Use them for evangelistic meetings, Sabbath School, or VBS. The theme is based on the *Stewardship Jack* series of books. Have children sing the songs for the adults and encourage parents to use the bookmark tithe calculators to explain tithe and offerings to their kids.

Stewardville Daily Times
Songs from Stewardville

Product #318990
Product #318991

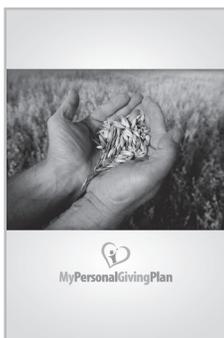
Available at AdventSource.org or 402.486.8800.

RESOURCE

- How to plan giving
- Stewardship of health and other abilities
- Dealing with selfishness and covetousness
- Making God first
- Ownership ideas
- Partnerships
- Unity and cooperation
- The role of praise
- Philosophy of prosperity and wealth

A church with a vision and visionary leaders is one of the best ways to increase participation in financial support.

My Personal Giving Plan



Created by NAD Stewardship Ministries

Just one tiny seed. But from it springs a stalk that forms an ear—and God’s principle of multiplication is revealed. The efforts of the farmer increase when he generously sows his field with thousands of individual grains of wheat. God provides the sun and the water. Each seed’s effort multiplies and the farmer reaps a harvest that feeds and benefits a multitude.

The same principle is at work in God’s church. Although the church is made up of individuals, we find our strength in our united efforts. Each member plays a vital role in the body of Christ so that all may contribute to the picture of Jesus that the world sees. We recognize that our time, or talents, and our possessions are not our own, but a trust given to us by a loving Creator. That is why the Seventh-day Adventist Church has developed a suggested program of systematic giving: *My Personal Giving Plan*.

Product #319044

Available at AdventSource.org or 402.486.8800.



Stewardship education for church members will vary according to the needs of the local congregation. The following methods have been used successfully in many churches:

- Stewardship sermons
- Careful planning and presentation of tithe and offering remarks during the worship service
- Stories from members about their stewardship experiences
- Teaching through special classes, seminars, and Bible studies
- Use of printed materials such as posters, brochures, and commitment cards
- Visual presentations (PowerPoint, DVD, etc.)
- Seminars on personal and family finance
- Conferences on stewardship
- Participation in the Seventh-day Adventist Church's annual stewardship emphases in April and November
- Promoting the Seventh-day Adventist Church's calendar of Special Days and Offerings (see NADAdventist.org for more information)
- Special nurture and training for children and new members
- Personal example of the stewardship leader
- Personal visitation

Every-Member Response

It is important that as many people as possible participate in making their church's mission a financial success.

Careful planning and implementation are crucial to the success of this program. Begin by preparing a packet of materials to be given to all church members, which includes the church's mission statement, challenges, goals, ministry action plans and the budget (which are all part of the church's master plan).

Explain the importance of an increase in the percentage of members who are actively supporting the church's ministries and its budget. **The objective is not a dollar amount, but 100 percent member participation.** How much a person gives in offerings and other giving is between that individual and God. The responsibility of the church is to provide adequate information so each member can make an intelligent decision.



Types of Givers

Levels of giving among your members can be improved by identifying and reaching out to these different types of “giving groups”:

1. **The Non-Giver:** In many churches today, a surprising percentage of members give virtually nothing to support the mission of their church. Some are experiencing financial difficulties while others have lost sight of the mission of their church or have lost confidence in the way the church handles money. Others simply have had little or no education in Christian stewardship principles or in managing their personal finances.
2. **The Occasional Giver:** Often these members are irregular in attendance—perhaps attending once a month, or as little as three or four times a year. Their giving is usually confined to token amounts.
3. **The Selective Giver:** Some members support only the projects that appeal to them. They must be interested in a special project or activity before making a commitment.
4. **The Impulsive Giver:** The members of this group are reasonably consistent in their attendance, but their giving is sporadic. They are inspired to give from time to time—sometimes quite generously. But their excitement is not long-lasting.
5. **The Committed Giver:** Approximately 25 percent of the membership of most churches are committed givers. They are active in their service and attendance and are committed to giving regularly to support the mission of the church. An increasing number of these members are also committed to growth in giving.

As you prayerfully look at your church membership, ask yourself: What can I do to reach these different giving groups? How can I help them to a deeper commitment to Christ and the mission of the church? Then gear your stewardship education programs accordingly.

Ways to Improve Giving

1. Promptly visit all new members in their homes. Welcome them to your church family and offer to answer any questions they have regarding the use of funds given to the church. Share how God has blessed you personally for your financial faithfulness.

ADVENTIST GIVING

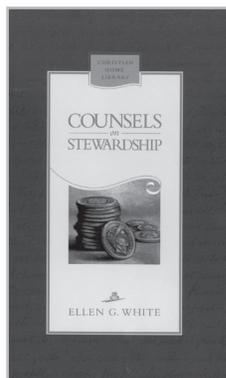


When you add Adventist Giving to your church’s website, you give people a flexible way to share their tithe and offerings. Adventist Giving allows people to give no matter where they are on Sabbath, and it makes it easy for people who pay all of their bills online to include “giving” in their monthly budget. Adventist Giving is a free service provided by the North American Division. For more information or to sign your church up, visit AdventistGiving.org. An Adventist Giving app is also available for iPhone and Android devices.



2. Distribute envelopes to the children and youth in their Sabbath school classes. Explain how to fill them out, and talk about the importance of giving tithe and offerings.
3. Arrange for members to share short (3-4 minute) personal stories on Sabbath mornings. They should be well-prepared and have a positive message about how they started giving, how God has blessed them, and how they plan to grow as givers.
4. Study church management practices regarding tithe and offering funds, from counting and depositing, to receipting and reporting. If needed, recommend methods to improve efficiency, accountability, and member privacy.
5. Maintain up-to-date financial records. Report progress regularly, using the church bulletin, newsletter, visitation, special posters or bulletin board announcements, and oral presentations.
6. Schedule an annual audit of church finances and share pertinent information with your members. Keeping them informed will help to build their confidence in church leadership.
7. Invite a guest speaker to present a series of seminars on stewardship.
8. Conduct a *Steps to Christ* seminar. Free study guides are available from the White Estate at WhiteEstate.org.
9. Evaluate at the end of each year the progress and effectiveness of church objectives, plans, budgets, and member participation. Recommend necessary changes.
10. Conduct a seminar on the book *The Sanctified Life*. Free study guides are available from the White Estate at WhiteEstate.org.
11. Conduct a Personal Finance seminar. This is a 12-week family finance seminar available from *AdventSource* at AdventSource.org or 402.486.8800, product #318246, and the ABC at AdventistBookCenter.com or 800.765.6955.

Counsels on Stewardship



By Ellen G. White

A compilation of Ellen White's teachings on tithe, offerings, and principles of personal, family and church finance. Conduct a *Counsels on Stewardship* seminar using study guides available from the White Estate at WhiteEstate.org.

Product #318230

Available at AdventSource.org or 402.486.8800.



- 12. Increase church attendance.
- 13. Develop a positive three-year program for your church that will strategically raise the level of awareness of stewardship. Teach members to fund the need to finish the work.

God's only plan for the support of His church is through people who faithfully return the whole tithe, and give loving, voluntary offerings.

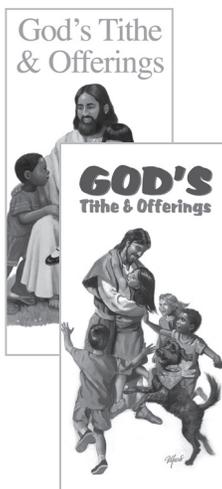
- 14. Include a stewardship corner in the church newsletter or create a page on the church website that highlights principles of stewardship.
- 15. Become certified through the stewardship course available at AdventistLearningCommunity.com.

Managing Money God's Way

Adventist Christians believe that God has given us the responsibility of managing His possessions. We accept God as the Creator and therefore He is the true Owner of the world and everything in it. A vital principle in Christian money management is that money and material possessions must be used according to the wishes and directions of the Owner.

"We should never forget that we are placed on trial in this world, to determine our fitness for the future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be trusted with eternal riches" (Ellen G. White, *Counsels on Stewardship*, p. 22).

Children's Tithe Envelopes



Created by NAD Stewardship Ministries (AdventSource)
 How does a good habit start? By repetition at an early age. This is an excellent pictorial way to teach young children the difference between tithe and offerings and to train them to be regular and faithful with their tithe and offerings. Sold in packages of 100.

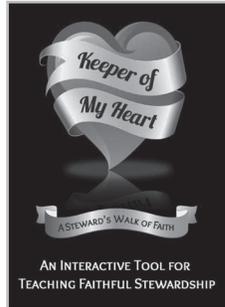
Children's Tithe Envelopes Product #023735
 Stewardship Jack Tithe Envelopes Product #312025

Available at AdventSource.org or 402.486.8800.

RESOURCE



Keeper of My Heart DVD



Created by the NAD Stewardship Department *Keeper of My Heart* will help participants discover that stewardship is our vocation. The counsel and personal stories illustrate various ways different people have learned stewardship principles and how they developed faith in God's care as a result. This set includes six one-hour video sessions. Worksheets can be downloaded from NADStewardship.org.

Product #319015

Available at AdventSource.org or 402.486.8800.

Since our management of money and possessions is a test of eternal consequences, every Christian needs to know and explicitly follow God's management principles.

1. **Acquiring Money.** "By the sweat of your brow will you eat your food" (Gen. 3:19, NIV). After Adam and Eve left the Garden of Eden, humanity was to earn a living by labor. Consider this enlightening statement from *The Great Controversy*: "Nothing is so demoralizing or intoxicating, particularly to the young, as the acquisition of money or property without labor" (p. 387). We must consciously replace the popular ideas of society (which promote getting as wealthy as possible as fast as possible by any means possible) with a value system that cherishes the dignity of honest work.

2. **Returning Tithe.** First, tithing is to show allegiance to God as the Creator and Owner of everything. Second, it is a statement of faith in God.

Tithing is a constant recognition of God's ownership and a statement of faith in Him.

Third, it is allocated to support those who work and live by the gospel. A portion that humanity should not touch is allotted for God. It is to teach the owner/steward principle. This is first found in the Garden of Eden through the restriction placed on the tree of knowledge of good and evil. This tree was a constant reminder of God's ownership of all things. By taking for themselves that which God had forbidden, Adam and Eve violated the Owner/steward principle. (See *Testimonies for the Church*, vol. 6, p. 386.)

" 'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it' " (Mal. 3:10, NIV). Before any portion of income is used, we should acknowledge God's ownership by setting apart that which God has specified as His. This is not a matter of showing gratitude or generosity, but of simple honesty. Those who consistently carry out this principle will find that through God's blessing, their nine-tenths is worth more than the entire sum without His blessing.



3. **Giving Offerings.** “Each of you must bring a gift in proportion to the way the Lord your God has blessed you” (Deut. 16:17, NIV). Offerings are an expression of love and gratitude to God, given by a willing heart for the sustenance of God’s worship and His work. Part of the beauty of God’s plan is that it is in the power of all to do something for the cause of God. Those who regularly give offerings will come to recognize the value of sacrificing for the benefit of others.

The North American Division of the Seventh-day Adventist Church encourages the Personal Giving Plan as follows:

- Local church operations (5 percent)
- Conference development (2 percent)
- World missions (2 percent)
- Special projects (1 percent)

This offering guide is outlined for North American members in the Personal Giving Plan, and members are asked to distribute offerings on a regular basis to these four specific areas of need. These four offering areas should be indicated on all tithe and offering envelopes (see General Conference Working Policy, Sec. T 0520). Remember, returning tithe and giving offerings is a system that works when both are practiced. They are like two sides of one coin. You need both sides for the coin to be a coin. If the sides are separated, you no longer have a coin.

4. **Saving.** Christians should develop a habit of saving a portion of their income. The world borrows and spends, but Christians should save and invest. This is essential to good money management because it will provide for anticipated needs and emergencies and provide for God’s work.

There is a difference, however, between saving and hoarding. God will bless those who discipline themselves to practice reasonable habits of saving. On the other hand, money hoarded is like buried treasure—it has no usefulness.

5. **Avoiding Debt.** The best practice is to follow Scripture. Don’t owe anybody anything. Romans 8:13 says, “Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” Perhaps the biggest blessing of learning to save is that it can help people avoid the financial nightmare of becoming trapped in mountains of debt. There are times when a person must out of necessity enter into debt, such as with the purchase of a home. However, debt should never be taken on without a realistic plan for repayment.

Most debts threatening family security today result from two related causes: (1) the failure to make and live within a budget, and (2) the inability to distinguish between needs and wants. Many people have not educated themselves to keep their expenditures within the limit of their incomes. They become caught in a vicious cycle of living on credit from one month to the next.



We must remember that in Matthew 6:31-33 Jesus did not obligate His Father to provide for our wants—only our needs. Stewardship education can help Christian money managers in developing the maturity to discern the difference between true needs and wants.

6. **Investing.** Those who have honestly acquired material wealth may, through wise planning, invest their means in such a way that, by their generosity, the work of God will be strengthened. Through keeping strictly to right principles, the Christian steward who is faithful will finally hear the words: “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many. Come and share your master’s happiness!” (Matthew 25:23, NIV).

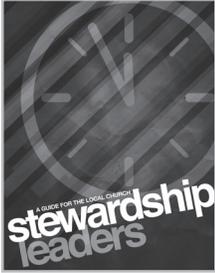
Conclusion

Thank you for taking on this important responsibility. Through your efforts, the members of your church will learn how they can apply principles of biblical stewardship to every aspect of their lives.



Resources

The following resources are available from AdventSource. Find more resources at AdventSource.org or 402.486.8800.

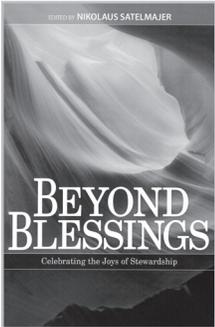


A Guide for Local Church Stewardship Leaders

By John Mathews and Nikolaus Satelmajer

Whether you are a stewardship leader, church elder or hold a church leadership position, this book is written for those who have the passion for emphasizing the importance of stewardship to their church members.

Product #318965

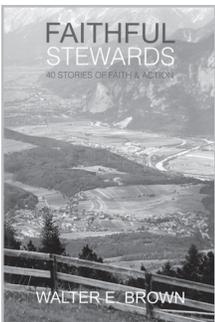


Beyond Blessings

Edited by Nick Satelmajer

This book features the manuscripts of 12 sermons on the topic of financial stewardship.

Product #318940

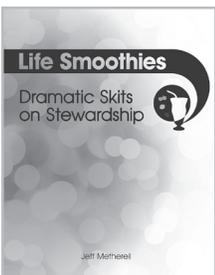


Faithful Stewards

Compiled by Walter Brown

This book features 40 inspirational stories about stewardship in action.

Product #318995



Life Smoothies

By Jeff Metherell

This book of skits will help youth learn and share principles of biblical stewardship that apply to every aspect of life.

Product #318975



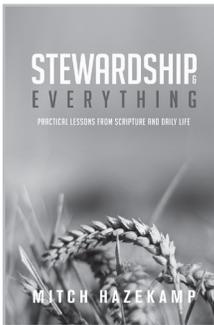


In\$ufficient DVD

Created by the NAD Stewardship Department

The In\$ufficient project consists of 15 unique presentations on the topic of stewardship, presented by five female spiritual leaders in North America. Christians often live with an “insufficient” mindset; that is, they don’t live as if God and His care of us are sufficient. However, the goal of this project is to help people think more intentionally about what it means to live as a faithful steward of God’s resources—not only of His financial blessings to us, but in regard to our time and talents as well. God gives us more than enough!

Product #319043



Stewardship and Everything

By Mitch Hazekamp

In this book, Mitch Hazekamp shares lessons he has learned about stewardship from stewardship in our personal lives and families to our wallets, church life, outreach, and ministry. Lessons are illustrated with Scripture references and stories from Hazekamp’s life.

Product #318945



Stewardship Leader Ministry Description

Introduction

Often thought of as involving only the raising of money, the true ministry of stewardship is helping believers become disciples of Christ in the use of all the resources God has provided. This includes the management of one's body, material possessions, abilities and time.

Jesus spent much time discussing the material aspects of life. He knew His hearers couldn't understand the great principles of His kingdom unless they had an understanding of their "steward" relationship with God. He told the gathering in His Sermon on the Mount that, "where your treasure is, there will your heart be also" (Matt. 6:21).

God asks the church to be a fellowship of individuals sharing a common purpose and caring for one another as they grow in faith. The New Testament speaks of the church as the "body" of Christ (Eph. 1:22).

Christ calls us into His body for the purpose of establishing a saving relationship with Him and the community of believers. As Ellen White comments, "Every believer should be wholehearted in his attachment to the church. Its prosperity should be his first interest, and unless he feels under sacred obligation to make his connection with the church a benefit to it in preference to himself, it can do far better without him. It is in the power of all to do something for the cause of God." (*Counsels on Stewardship*, page 42).

The church is meant to be a learning experience for each member. The members are to "stir up one another to love and good works" and "forsake not the assembling of ourselves together, but encourage one another" in Christian growth (Heb. 10:24-25). This is one way in which church members care for and minister to each other.

A local church stewardship secretary or finance committee chairperson, like any other church officer, is a minister. Every Christian believer is called to ministry, gifted by the Holy Spirit, and in baptism ordained for ministry.

God supplies each person in the church with the resources for ministry—scripture, spiritual power, God's character, and spiritual gifts.

The recognition of God's ownership leads to financial faithfulness. This faithfulness is manifested in returning an honest tithe and thank offerings to God for His abundant provision and His sustaining power.

Duties of the Local Church Stewardship Leader

The ministry to which a person is called when he or she becomes the stewardship leader of a congregation, whether the title is finance committee chairperson or stewardship secretary, can best be described in the following ways:

- 1. Education.** The systematic sharing of stewardship principles with church members is the most important phase of the stewardship leader's responsibilities. This involves the

planning and implementation of a stewardship education program, assisting the pastor on World Stewardship Day in December, planning and/or conducting stewardship classes, tithe and offering education during worship, and teaching stewardship concepts during Sabbath School, in new member classes, midweek meetings and on other occasions.

- 2. Planning and budgeting.** As a member of the church board the stewardship leader should be knowledgeable concerning the overall plans of the church, and assist in helping to develop funding resources to achieve the local church growth strategy. He or she should also take a key role in the planning and budgeting process, either as general coordinator or an active participant. It is vital that church plans and the church budget be one connected whole, not two separate activities.
- 3. Finance committee meetings.** Although it is best in smaller congregations for the stewardship leader to chair this committee, it is essential that he or she be an active member. The stewardship leader can give practical advice based on his knowledge of the congregation and can help to integrate the giving, spending and total stewardship of money in the congregation.
- 4. Visitation.** The stewardship leader is usually the coordinator of any visitation committees organized in conjunction with stewardship education. This includes sitting with the pastor and church board to set up the schedule of visits, determine who the visitors will be and the purpose of their visits. It also involves the actual follow through, overseeing preparations for visitor training and orientation, creation of name cards, obtaining materials, and communicating with all involved.
- 5. Conference representatives.** The stewardship leader represents the local conference in the development program of the sisterhood of churches, as well as any offerings that involve a wider sphere than that of the local church. The congregation will look to you for information, answers to questions and honest reporting on the results of their giving to the world mission of the Adventist Church.

Stewardship

This Quick Start Guide is full of important information to help you start or revitalize a ministry at your local church. This guide contains a job description, instructions for getting started, tips for maintaining a successful ministry, troubleshooting suggestions, recommended resources, and more. Whether you're new to this ministry or an experienced volunteer, this Quick Start Guide will inspire you with lots of great ideas you can immediately put to use in your local church.

Other titles in the Quick Start Guide series:

- Sabbath School Investment
- Church Board Member
- Deacon & Deaconess
- Church Communication Director
- Prayer Ministries Coordinator
- Web Ministry

For a complete list of Quick Start Guide titles visit AdventSource.org



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