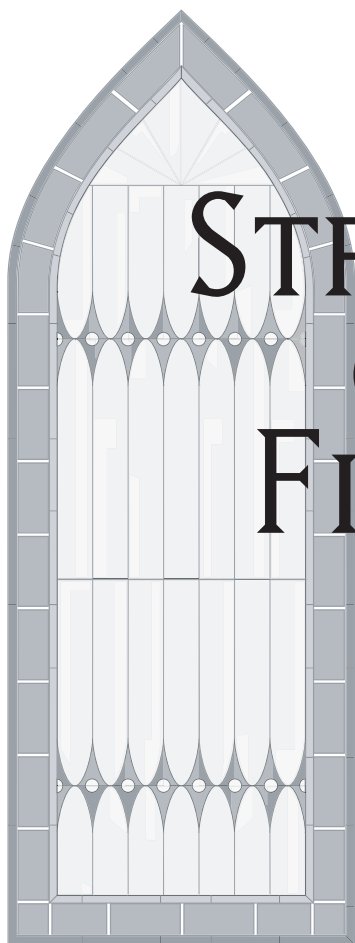


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STRATEGIC CHURCH FINANCES

A Biblical Approach

GENERAL CONFERENCE STEWARDSHIP DEPARTMENT



STRATEGIC CHURCH FINANCES

A Biblical Approach

STRATEGIC CHURCH FINANCES

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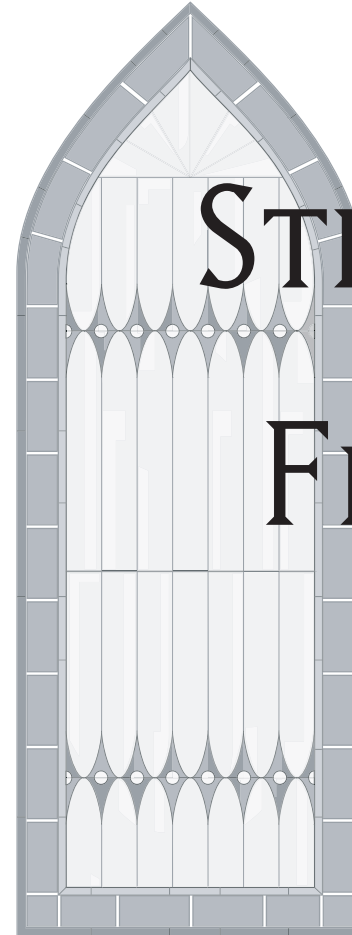
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STRATEGIC CHURCH FINANCES

A Biblical Approach



GENERAL CONFERENCE STEWARDSHIP DEPARTMENT



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STRATEGIC CHURCH FINANCES



INTRODUCTION

Stewardship is more than money, it is a lifestyle. This lifestyle is significant in our journey as disciples. However, money reflects our relationship with our Lord, as it is in direct competition with God. This book is a condensed version of a two-day seminar. While it reviews the basic biblical approach to stewardship, it does not attempt to cover all the elements of a stewardship ministry. Our primary focus is on exploring a strategic approach to church finances that is built on a solid understanding of biblical stewardship.

DEALING WITH GOD'S FINANCES

As we approach this subject, we must first and always remember that we are dealing with God's resources, not our own. Thus, we are entrusted with a sacred task in managing church finances. By understanding how the

church financial system works, each member will be strengthened in his or her faithfulness. For he or she will see that in this unique system, when a member returns tithes and offerings, he becomes an active participant in the world mission of the Church.

REMEMBERING OUR PURPOSE

Our hope is that ministers will use this tool to help people understand not only how church money is used, but why. Though we focus on church finances in this seminar, we need to remember that the overarching purpose of stewardship is to make disciples. We pray that a better understanding of biblical stewardship and how the church deals with God's money will help in this process.



BIBLICAL STEWARDSHIP REVIEW



INTRODUCTION

A proper understanding of biblical stewardship is crucial to anything else we do in the Christian life. It provides the foundation for working with church and family resources as well as wider areas of ministry.

SECTION TOPICS

This section contains the following topics:

- Stewardship Foundations
- Stewardship Focus
- Stewardship Absolutes
- Current Initiatives

STEWARDSHIP FOUNDATIONS

DEFINITION

Stewardship is the lifestyle of one who accepts Christ's lordship, walking in partnership with God and acting as His agent to manage His affairs on earth.

WHERE STEWARDSHIP BEGINS

Stewardship begins with God—with who He is and what He does. As Creator, He initiated an intimate partnership with humanity, integrating the Lordship of Christ into every area of life. This stewardship is a broad lifestyle philosophy, providing the foundation for all of the Christian life and ministry. There are a number of key points which help us understand this partnership.

- God is Creator—incomparable, transcendent, and creative. He is our provider.
- God is sovereign—free and autonomous.
- God is Savior—all of the godhead is involved in our salvation.
- God is love—every act originates from and is based on love.
- God is Owner.
- God is personal—intimate with us and sanctifying.

FOUNDATIONAL PRINCIPLES

The creation story provides the context for stewardship's beginning. In that story, we find four foundational principles that define the core of a biblical stewardship philosophy.

- **SHARED IMAGE:** Shared image reflects the reality that God created humanity in His own image, and that through the ministry of the Holy Spirit, He restores us to that image by imparting His character or nature.
- **SHARED INTIMACY:** Shared intimacy began with God's creation of Adam and Eve. By shaping Adam and Eve with His own hands and giving them life by His own breath, God created humanity in and for intimacy with Him. God intended that humanity should continue to live out this relationship. When sin shattered this intimacy, God restored it through the incarnation of Christ. In union with Christ, humanity once again finds the intimacy of a personal relationship with God.
- **SHARED GOVERNANCE:** Shared governance began at creation when God appointed Adam and Eve as rulers over this world. They were to function as His representatives, managing His affairs on earth. This shared governance is restored when we accept Christ as Savior and accept the reality that in Him, we are raised to sit with Him on His throne in heavenly places. Then as Christians, we again enter into the wonder of acting as God's agents over His affairs on earth, in a full partnership of shared governance, as Christ reigns as Lord of the human heart.

- **SHARED DEPENDENCE:** Shared dependence or interdependence is the realization and implementation of an approach to life and ministry that acknowledges that God created each individual to be part of the greater whole. The church is the Body of Christ and, as such, members are dependent upon and accountable to God and to each other. Only in the context of this interdependence can the church truly function as a body, and each believer grow to his or her fullness in Christ.

HUMANITY'S POSITION

Created in the image of God, Adam and Eve sinned, changing the future of the human race. God then intervened, redeeming the human race. Redemption, however, did more than merely restore humanity. Because of the plan of salvation, we have a new relationship with God. This relationship includes the following key points impacting our thinking of stewardship:

- We are born with a fallen, sinful nature—a natural tendency to evil (Rom. 3:23; Eph. 2:1-3). Thus we begin life in a condition of alienation from God. We are lost in sin with no hope on our own.
- God has redeemed us—provided free and complete salvation to us as a gift of grace accepted by faith (Rom. 5:6-8; Eph. 2:4-9). We are redeemed from slavery to sin, and the bondage to sin is broken (Rom. 6).

- We are adopted into the family of God and become joint-heirs with Jesus (Rom. 8:17; Gal. 3:29). We have a new identity based on our relationship with Jesus Christ. We are thus one in God.
- We are restored to friendship with God (John 15:15-16). Where sin had created enmity with God, Jesus has restored us to friendship—the deepest form of intimacy.
- We are raised to sit with Christ on His throne (Eph. 2:6; Rev. 3:21). His victory over sin becomes ours when we accept Him. As Christians, we begin our daily life from the very throne of God—with all the power and resources of that throne available to help us live (2 Pet. 1:3-4).
- As Christian stewards we are disciples—intimate companions of the King of kings. We follow Him and integrate Him into every area of life.

STEWARDSHIP FOCUS

INTRODUCTION

It is only natural that as we rediscover and redefine a biblical understanding of stewardship, we must also explore the focus of stewardship ministry. Too often, our past focus has only been on how to encourage people to give more tithes and offerings.

We do not wish to abandon the subject of tithes and offerings, but we should explore them in the correct context—the stewardship lifestyle. Thus, stewardship must focus on making disciples, not raising money, and it must be a comprehensive ministry with a broad focus.

Because the material side of life is a direct competitor with God, we must deal with it biblically by focusing on financial discipleship.

STEWARDSHIP FOCUS

Stewardship is the human side of the lordship of Jesus Christ. This is the foundation of our new stewardship focus. Making disciples is the natural focus of this new approach. Disciples follow, walk with, and submit every part of their lives to the lordship of Jesus Christ. They live in a relationship based on love and growing intimacy with God.

Stewardship ministry must, therefore, explore discipling resources. We must discover and create tools to help make disciples.

Effective discipleship requires spiritual leadership. Spiritual leaders seek to encourage people to experience a closer walk with God, help them discover their gifts and ministry, and empower them, as they become part of God's mission and His vision for the church.

Development of spiritual leadership training materials and resources becomes a necessary component of a biblical stewardship ministry.

We cannot ignore the financial side of life. Jesus repeatedly spoke of material possessions. A majority of His parables were about how we relate to possessions. He declared that possessions were in direct competition with God and that we must choose whom we will serve (Matt. 6:24). Consequently, our stewardship ministry must present a biblical approach to financial discipleship—presenting ways of integrating Christ's lordship into how we manage the material blessings God has placed in our hands.

Part of this financial discipleship includes building trust between leaders and members. In the financial arena, such trust calls for transparent and understandable communication of church finances. The Stewardship Department has been given the responsibility of developing ways of communicating church financial information that is understandable to the average member.

The biblical approach to finances also includes tithes and offerings. But from this perspective, tithes and offerings are a way of worshiping God. They are a test of loyalty, demonstrating to our own hearts who we accept as owner.

To be effective, stewardship must be gospel-based and built on the foundation of assurance in Christ. Only then can stewardship develop into an integrated lordship impacting every area of life. We will never trust Jesus as Lord unless we have experienced His love as Savior.

STEWARDSHIP ABSOLUTES

INTRODUCTION

The following principles are considered Stewardship Absolutes—principles which must be included in our thinking about lordship and stewardship as a ministry or lifestyle. We have divided these into three categories: Defining Absolutes, Process Absolutes, and Causal Absolutes. These principles help us understand the substance and scope of biblical stewardship.

DEFINING ABSOLUTE

Defining Absolutes are basic principles that define our understanding of biblical stewardship. They lay out the boundaries or parameters for biblical stewardship, and they include:

- Stewardship is the human side of Christ's lordship—integrating God into every area of life.
- Stewardship is who you are before what you do.
- Stewardship is a relational lifestyle issue—not mere actions of giving.
- Stewardship is partnership with God—working with Him, not for Him.
- The gospel—God's solution to our sin problem—is the foundation and primary content of stewardship.
- Spirituality is the realized lordship of Jesus Christ.
- Worship is the natural response to Christ's lordship.
- A disciple is one who walks with, learns from, and lives in submission to a master in order to become like the master.
- Tithe is a test of loyalty—recognizing that God is the Owner of our lives.
- Offerings are a test of attitude—responding to God's blessings and the integration of God's partnership into the material side of life.

PROCESS ABSOLUTES

Process Absolutes are basic principles that describe how stewardship works as a process rather than as a product.

Too often, we are so concerned about the desired product that we forget just how important the process is. If we have the right process, we will have the right product. *Process Absolutes* are as follows:

- Stewardship must focus on making disciples—not just on raising or managing money.
- Stewardship is a growth process.
- People must experience the gospel before they can be stewards.
- Stewardship as biblical discipling focuses on:
 - leading people to accept Jesus Christ as Savior and Lord.
 - helping people build intimacy with God.
 - helping people integrate God into their lives.
- Lordship is intimacy with God through the indwelling Christ, integrated into daily life. It is the result of accepting Christ as Savior and Owner, present within us through the ministry of the Holy Spirit.
- Worship is acknowledging and celebrating God's rightful place in our lives.
- The individual's will is sovereign—God respects the will and so must we.
- Financial discipleship means integrating God's lordship into the material side of life by managing His resources to His glory.

CAUSAL ABSOLUTES

Causal Absolutes describe the causal factors that create stewards. These are the factors that determine just how biblical stewardship is driven or produced, and are as follows:

- Beholding Him we are transformed into His image (2 Cor. 3:18).
- God's kingdom, not personal need, is the driving force in the steward's life.
- Obedience is as much a gift of grace as is salvation (Eph. 2:10).
- Spiritual leadership strengthens members' stewardship by nurturing their confidence through integrity, vision, transparency, and discipleship.
- Giving is about worshiping God—not about funding the church—following the convicting of the Holy Spirit.
- The Holy Spirit is the primary motivating force in biblical stewardship.

IT'S A LIFESTYLE

Looking at the bigger stewardship picture, we see it really is a lifestyle. It is not about how much or where we give, although Christ's Lordship will impact our tithes and offerings. It is not about how we manage our money, even though accepting Jesus Christ as Owner will change how we deal with money. It is about who is Lord of every part of our lives. It is about who is transforming each moment of life with His presence.

CURRENT INITIATIVES

WORLD STEWARDSHIP SUMMIT

A World Stewardship Summit was conducted in April 2001. Leaders from the General Conference and world divisions came together to discuss contemporary stewardship trends and issues as well as a biblical approach to stewardship. Three major initiatives are a direct result of this Summit: a comprehensive stewardship education strategy; a simplified approach to offerings; and a church finance communication strategy.

STEWARDSHIP EDUCATION

The stewardship education strategy is a continuation and expansion of what we have been doing in the recent past—a focus on a biblical understanding and application of stewardship. This educational strategy forms the foundation for the next two initiatives and is crucial to their success.

COMBINED OFFERING

The World Stewardship Summit recommended the simplification of the Seventh-day Adventist offering system. What we currently have has evolved over a period of more than 100 years. Tradition and practice have established two dominant systems which will continue to be recognized. In keeping with the recommendations from the World Stewardship Summit and the 2002 Spring Meeting, the Combined Offering shall be considered the giving system recommended and promoted by

the General Conference. This simplified system assures a balanced support for every level of God's Church.

Because the Combined Offering system has all offerings going into one fund and then being distributed, there is the potential for confusion and misunderstanding. It is, thus, important that the church implement a constant stewardship education as well as a finance communication process.

FINANCE COMMUNICATION STRATEGY

Communication of church finances in a way that the average member can understand builds trust in today's church. The General Conference Committee has assigned this task to the Stewardship Department. We will cooperate with treasury in gathering and sharing this information. We will also be providing financial communication models for each level of the church organization.

TRAINING AND CERTIFICATION

The biblical philosophy of stewardship as a lifestyle has been shared with stewardship leaders in every division during the last eight years. A training and certification program has begun. However, there is much more work to be done in this arena. In the future, we will be focusing more intensively on training trainers.



MONEY IN STEWARDSHIP



INTRODUCTION

We are sometimes tempted to have two polarized viewpoints toward money. On one hand, we see money as a source of power, position, and status. On the other hand, we may see it as a necessary evil, something that can easily lead us into selfishness.

Since it is difficult to live without dealing with money, is there a healthy way of looking at money? Is there a biblical understanding that helps us integrate the Lordship of Jesus Christ into how we deal with money? Can we understand its importance in stewardship without making it dominant?

SECTION TOPICS

- Importance of Money
- Test of Discipleship
- Demonstration of God's Character
- Applied Partnership
- The Church

IMPORTANCE OF MONEY

GENERAL POINTS

There are several general factors that help us see the importance of money or material possessions:

- Money is a common denominator; everyone uses it.
- God uses money, and He is the ultimate source of all our material blessings.
- Money is life—a combination of time, talent, and energy.
- The challenge is to learn how to integrate God into this important area of life.

MONEY IN SCRIPTURE

Money or material blessings is the single theme most often mentioned in Scripture:

- Two-thirds or more of Jesus parables deal with money or material possessions.
- Over 2,300 biblical passages refer to money or material possessions! There are only about 500 on prayer, and less than 500 on the subject of faith.

Surely, if God gives it this much emphasis, we need to take the subject seriously.

SPIRITUAL BATTLEGROUND

Finances are a spiritual battleground. Because money has such significance to our sense of position, power, and control, we fight over it. One study revealed that financial difficulties are a primary factor in 80 percent of divorces in North America. Because of selfishness, the struggle over money is at its core a spiritual battle. This battle takes place in the world, the workplace, the home, and in the church.

MONEY AND TIME

Money and time are two of the most variable dimensions of life.

- How we deal with money and time reflects our walk with God.
- How we deal with money and time quickly impacts our walk with God.
- If we change our relationship with God, the transformation will impact the way we deal with time and money. If we change the way we deal with time and money, doing so will change our relationship with God. This correlation between time, money, and God is the reason God has given us two spiritual thermometers—the Sabbath and tithe. These thermometers reflect where we are spiritually, both as individuals and as part of a corporate group.

DEALING WITH MONEY

There are three levels we need to consider when dealing with money:

- The heart: We need to make sure our heart is right and that we love God first—that He is pre-eminent.
- The head: We need to carefully plan our use of money, or it will control our lives.
- The pocket: As we manage the material blessings God places in our hands, we need to find ways of placing His kingdom first.

We must conclude that money is and will remain an important part of stewardship; nevertheless, we should approach money from the perspective of how we integrate our spiritual journey with God into the material world, not from the approach of getting more money for the church.

TEST OF DISCIPLESHIP

OWNERSHIP

The material world provides a very real test of our discipleship. In practical choices throughout each day, we are faced with the decision: Who will be the owner? Will we claim ownership and thus dethrone God? Or will we choose to manage His resources to His glory?

SELFISHNESS

The natural human response is to hold on to money—to make it ours and keep it for ourselves. The standard way of dealing with money reflects our selfish hearts. We either spend money wastefully or hoard it for ourselves. Either way demonstrates the essence of sin in our lives.

God solves the initial problem of selfishness through the cross. As we die with Him, the power of selfishness is defeated—for only death and new birth in Christ can defeat the essence of sin. By teaching us a biblical way of dealing with money, God builds habit patterns in our lives that protect us from the natural, self-centered habits of the world around us and the old sinful nature within us.

DEMONSTRATION OF GOD'S CHARACTER

MONEY DEMONSTRATES

Money demonstrates God's character in two respects:

- In the way He blesses us with material blessings.
- In how we reflect God's character to others as we manage His money to His glory.

OUR BLESSINGS DEMONSTRATE

The blessings we have demonstrate God's generosity. His blessings come in many different forms, including material ones. His generosity provides us with the opportunity to develop our own generosity.

GOD DEMONSTRATES

God demonstrates His trust in us by placing His resources in our hands to manage.

APPLIED PARTNERSHIP

PROVIDING

Dealing with money provides a way for applying our partnership with God in very practical ways. There really are only three reasons for which God gives us material blessings:

- To provide for our needs and those of our families
- To help others around us
- To advance His kingdom

INVESTING

We have an opportunity to invest in God's kingdom by the way we manage His blessings. God could have funded His Church directly. Instead, He chose to partner with us and trust us to invest His resources in His kingdom.

THE CHURCH

MEMBERS

The way the church deals with money can strengthen or challenge members' faith. Often however, members see money as theirs to control, and as means for controlling church leadership. A biblical view of money and the

larger stewardship perspective changes this by helping us to understand that:

- money belongs to God.
- the primary purpose of tithe is to worship God.
- we can trust God to control His Church.
- it is the Holy Spirit's role to change people—not ours.
- the Holy Spirit will guide us in our financial discipleship.

LEADERS

Church leaders need to remember that the role of leadership is critical in developing the confidence of church members and in strengthening each member's relationship with God. We are living in an information age. Information is easily discovered and easily shared. It contributes to confidence in local leadership and in the church organization. Sometimes, however, information is not provided by organizational leadership in an open and understandable way and is misunderstood. Therefore, it is the responsibility of Church leadership to be transparent and credible in all its dealings.

The Apostle Paul provides a biblical example of this type of leadership:

And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor

the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men (2 Cor. 8:18-21).

Ellen G. White, in the context of dealing with tithe and the financial side of church leadership, states, “Those in responsible places are to act in such a way that the people will have firm confidence in them. These men should not be afraid to open to the light of day everything in the management of the work” (MR, Vol 13, 198).



HISTORICAL DEVELOPMENT OF THE SEVENTH-DAY ADVENTIST GIVING SYSTEM



INTRODUCTION

The Seventh-day Adventist giving system has undergone gradual development and change. It has grown along with the organization and our mission. The challenges have been constant, yet God has blessed His people and, through their faithfulness, has blessed the church.

SECTION TOPICS

- Motivations
- The Tithing System
- Offerings
- Fundamental Principles
- Giving Patterns

MOTIVATIONS

MINISTRY SUPPORT

Pastoral support was the earliest reason for developing a system of tithe and offerings. Some of the early Seventh-day Adventist leaders had been pastors in other churches. Many lost their positions when they accepted the Millerite message of Jesus' soon coming. There was no salary system within the early Advent movement.

In the summer of 1849, James White mowed hay in order to pay for the expenses of printing a paper defending truth. At other times, he would work on the railroad to earn the money needed for him to travel and preach. By 1857 and 1858 things were becoming quite difficult. The church was growing and spreading west. The need for ministers was also growing, yet there was no church organization—no church treasury. Those who felt called to the ministry were dependent on gifts or their own labor.

MISSION OUTREACH

As the church grew, the sense of mission grew. Missionaries were sent to different parts of the world. In some cases, the work began with individual members who passionately shared the message. Need for systematic giving grew as the church developed a greater focus on mission.

WORSHIP

Further biblical study led to the understanding that giving is about worshiping God in the material side of life. Worship guided by the Holy Spirit is the ultimate motivation for giving in both tithes and offerings.

THE TITHING SYSTEM

HISTORICAL ROOTS

Ellen White encouraged her husband to call the ministers together and have J.N. Andrews hold a Bible class on what the Scriptures presented as a plan for sustaining the ministry. This study took place in Battle Creek, starting on January 16, 1859. Elder Loughborough reported that the Bible class lasted for two days and, at the end of the meeting, the conclusion was, "The tithing system is just as binding as it ever was ... Let us call it Systematic Benevolence on the tithing principle." (Arthur L. White, Ellen G. White: The Early Years, vol. 1, p. 388.)

Andrews, Frisbie, and White were chosen to prepare a formal presentation on Systematic Benevolence based on Scripture. On January 29, the report was presented and adopted by a unanimous vote. This could only be official for the Battle Creek church, but their actions were reported in the Review and Herald and thus carried to other early Adventists.

BIBLICAL ROOTS

At this early stage of development, the Scriptural support was based on a New Testament framework. The early Adventist leaders were not sure whether or not the Old Testament obligation of tithe was part of the ceremonial obligations that ceased at the cross. They started with Paul's counsel in 1 Corinthians 16:2 that "upon the first day of the week let every one of you lay by him in store, as God has prospered him."

Their main points were:

- A stated time for business—the first day of the week.

- Action to be taken by each individual—“Let every one of you ...”
- A private act of setting apart for God a portion of our possessions.
- Each individual is guided by his or her own conscience—“as God hath prospered him.”

PRACTICAL APPLICATIONS

At this point, the early Adventist church developed recommendations for applying the biblical principles. The following plan was voted:

- Each brother from 18-60 years of age was to set aside five to twenty-five cents on the first day of the week.
- Each sister from 18-60 years of age was to set aside from two to ten cents on the first day of the week.
- Also, on the first day of the week each brother and sister was to set aside one to five cents on every \$100 of property they possessed.

The following additional steps were suggested to facilitate the implementation process:

- Each church was to choose a person to take the names of those who participated in the plan to collect the money on the first of each month and then dispose of the funds according to the wishes of the church.
- James White recommended that each church keep at least five dollars to help visiting preachers. The

rest could be used for other initiatives.

- Blank, ruled books were prepared for the collectors and treasurers.
- A general conference on the subject of Systematic Benevolence was called for June 3-6 of the same year, 1859.

During the next twenty years, the program of Systematic Benevolence developed more fully into the tithing system, based on ten percent of one's income. Tithe envelopes were authorized in 1905.

OFFERINGS

INTRODUCTION

As the church continued to grow and expand its mission, members began to play a vital part through giving regular freewill offerings. Over the years, an entire system of offerings developed.

OFFERING DEVELOPMENT

The following offerings developed as outlined in the table below:

OFFERING	YEAR BEGUN	PURPOSE/USE
Sabbath School Mission	1877	Missions: all of the offering is passed on to the General Conference and becomes an undesignated part of the World Budget.

OFFERING	YEAR BEGUN	PURPOSE/USE
Week of Sacrifice	1911	World Budget: these are undesignated funds (though during the years 1999 to 2002 this offering was used for Global Mission).
Thirteenth Sabbath	1912	25 percent of the offering for the 13 th Sabbath of the quarter is used for special mission projects for each division on a rotation basis. The balance of the offering is included in the Sabbath School Mission Offering, as part of the undesignated World Budget.
Birthday/Thank	1919	Missions: this offering is part of the World Budget.
Sabbath School Investment	1925	New Work: this offering is designated as part of World Budget.

ADDITIONAL OFFERINGS

- Each year two Sabbath worship service offerings go the General Conference. One of them is for inter-division employees (missionaries), and the other is for special opportunities, such as churches in Eastern Europe, or China.
- Every five years a special offering is taken at the General Conference Session and twice during the preceding year. This offering goes for a major world church project such as the 10/40 Window, Adventist World Radio, or Global Mission.
- There are additional offerings which will vary by divisions, unions, or even conferences. These include special media ministries, colleges/universities, Conference Advance, evangelism, etc.
- Local church offerings are the final group of offerings we will consider. These may be in the form of a church budget offering, which covers all regular expenses, or they may be in the form of weekly appeals for each different need.

Basically, there are four areas or categories for systematic giving:

- Tithe
- Local church
- Conference
- World church

RECOGNIZED OFFERING SYSTEMS

There are three offering systems recognized by the world church leadership:

- **COMBINED OFFERING PLAN:** All undesignated offerings received are included in the Combined Offering fund and distributed according to the Combined Offering policy voted by the General Conference Executive Committee.
- **PERSONAL GIVING PLAN (PGP):** In this simplified system, the individual church member chooses the amount he or she wishes to give to each of three categories: 1) the local congregation, 2) the conference/mission, and 3) the world Church (union/division/ General Conference). Funds designated for these categories are then distributed by an established formula at each level.
- **CALENDAR OF OFFERINGS WEEKLY APPEAL:** Separate offerings are promoted and received based on the voted Church Calendar of Offerings. All loose offerings received during the church service go to the offering of the day.

FUNDAMENTAL PRINCIPLES

INTRODUCTION

There are a number of fundamental principles that inform our thinking about the Seventh-day Adventist Giving System.

SHARED OWNERSHIP

Acts 2:44-46 presents a picture of a church in which everyone “held everything in common.” In other words, others’ needs had a priority in one’s thinking about material possessions. Nicodemus was a wealthy believer; tradition states that he used his great wealth to help others and died a pauper.

SACRIFICIAL GIVING

The Macedonian church also gives us an example for giving (2 Cor. 8:1-5): they gave out of their poverty, beyond their means. They gave themselves first to God, and then to the apostles. The biblical model of giving is one based on a total surrender to God.

TITHING REINFORCED

In the Levitical system, the priests lived from the tithes. Paul uses this model as the basis for those who preach the gospel living from the gospel (1 Cor. 9:11-14). This implies that Paul accepted the concept of tithes as foundational for giving in the early Christian church.

PLANNED GIVING

1 Cor. 16:1-3 is a key passage for teaching how to go about giving. Paul’s counsel in this passage presents the following key points:

- Plan giving ahead of time—“on the first day of every week.”
- Give according to blessing—“as he may prosper.”
- Giving is an individual exercise—“each of you.”

TITHE SHARING

The purpose of the collection mentioned by Paul in 1 Corinthians 16 was to help those who were in need. This leads us to the biblical principle that those who have, help those who do not. This principle has been foundational in the development of the Seventh-day Adventist giving system.

Tithe is received at the central “storehouse” of the conference. Collecting the money into one place makes it possible for tithe to be shared throughout the Seventh-day Adventist system. The major portion is used in the local conference for pastoral and teachers’ salaries. A percentage moves on to other parts of the organizational structure to help fund the wider church.

**THE PASTORAL ROLE
IN STEWARDSHIP****INTRODUCTION**

Pastors have varying attitudes about stewardship. Some focus strongly on church finances and member giving. Others avoid the subject completely. Whatever the attitude, the role of the pastor is crucial for stewardship. Stewardship is a comprehensive and an integral part of pastoral ministry. A biblical approach to stewardship is an important part of pastoral success. So let’s explore the role of the pastor in stewardship education.

SECTION TOPICS

- Four-way Partnership
- Goals for the Pastor
- The Pastor as a Stewardship Model
- The Pastor as Leader
- The Pastor as Educator
- The Pastor as Communicator
- Pastoral Needs for Stewardship Education
- Conclusion

FOUR-WAY PARTNERSHIP

EFFECTIVE STEWARDSHIP

Effective stewardship is a four-way partnership of God, pastors, church organization, and church members. Each part is necessary. And while this seminar focuses on the pastor's role, it is important that this role be understood in the context of the bigger picture.

God's role in stewardship seems obvious, yet often, stewardship ministry ignores His crucial role or merely functions from a human perspective. God originates and empowers stewardship. Stewardship is the human side of the relationship with Jesus Christ as Lord. He is Creator, Redeemer and Owner. As such, all of life finds its source in Jesus Christ. God is the source of all material blessings. He convicts, guides, and empowers the giver. From beginning to end, God is involved in effective stewardship.

Obviously, members must be part of effective stewardship. We must understand where members are in relationship to God, to the church, and to financial discipleship. Helping members grow as disciples is the primary focus of stewardship. Involving them in the life of the church is a crucial part of the stewardship process. Helping them understand biblical money management principles is a step in their spiritual growth. Informing them about church finances is an important tool in stewardship ministry.

Church organization is also indispensable in effective stewardship. Since we are part of a larger whole called the Church—the Body of Christ—we cannot function as Christians in isolation. Thus, organizational leadership has crucial roles to play in effective stewardship. Church leaders need to:

- clearly communicate the vision of what God wants to accomplish through the Church.
- provide effective resources for discipling members and for stewardship ministry.
- communicate church finances in ways that are complete and understandable.
- communicate church needs in the context of the mission.
- solicit input from members and pastors regarding the best way to implement the vision in the local context.

Thus we see that effective stewardship is really a comprehensive process and the pastor is a key individual in that process. The pastor cannot operate alone, but his/her role will make the difference in stewardship's success.

GOALS FOR THE PASTOR

The pastoral goals for a stewardship program include:

- to strengthen leadership at every level: pastoral, member, and organizational.
- to disciple members, helping each member discover his or her identity and role in the kingdom of God.
- to educate members on the biblical stewardship principles and how the church functions.
- to inspire members that God's vision for His Church is exciting and powerful.

- to recruit members, because God’s mission for His Church can only be accomplished by the members.
- to involve members, since members are an indispensable part of the decision making processes of the church and its leadership.

THE PASTOR AS A STEWARDSHIP MODEL

AREAS TO MODEL

The first role of the pastor in stewardship is that of model. The pastor sets the pace and standard for the Christian lifestyle of integrating Christ into every area of life.

- Eternal values: Our cultural values need to be replaced by kingdom values—God’s kingdom.
- Biblical priorities: Jesus’ words “Seek ye first the kingdom of God ...” (Matt. 6:33) place everything else in its proper perspective.
- Faithfulness in financial discipleship, including tithes and offerings.
- Godly confidence: knowing that God is in control provides confidence to face each day and each situation as God supplies all our needs (Phil. 4:19).
- Sacrificial living: a life of sacrifice focuses not on giving up things, but rather on offering everything to God in worship (Rom. 12:1).
- Team participation: the “Body Life” in the church is fostered by the pastor who sees his/her role as part of a larger team where each member is a “minister.”

QUESTIONS FOR A PASTOR

There are several key questions pastors need to think about as they reflect on and plan their stewardship ministry.

- Is my ministry gospel based and grace focused?
- Do I want to be part of a system I don’t value or respect?
- Can I maintain my personal integrity as a leader in God’s Church without supporting the church system?
- How can I lead people to be effective stewards as maturing disciples, growing in their walk with God and their involvement in the church as the Body of Christ?

SCOPE

As we look at the role of the pastor in stewardship, we want to explore three key areas: the pastor as leader; the pastor as educator; and the pastor as communicator.

THE PASTOR AS LEADER

THE LEADER

In stewardship ministry, as with many other areas of ministry, the pastor is the key leader. No one else can replace the pastor as the spiritual leader of the congregation. If he/she does not lead, no one else can fill in. This is also true in the financial side of stewardship ministry.

DEFINING REALITY

Because of his/her leadership role, the pastor is in a unique place to define reality, and doing so is the starting point of effective leadership. We cannot determine where we want to go until we accurately understand where we are.

This definition of reality has two basic components:

- An honest evaluation of the status quo as it relates to the local church setting and to God's plan for His church.
- A faith-based optimism which recognizes the reality of God's involvement in the life of the church.

The pastor can be excited about what God is doing in His church even in the context of a congregation which may be struggling. In defining reality, the pastor as leader is honest with the church and its struggles while at the same time, optimistic—trusting God to transform His Church.

CAST THE VISION

Only the pastor can effectively cast the vision for the church. That vision sets the direction for the church and must be biblical and in the context of God's presence. The vision must include the role and participation of each individual member within the priesthood of all believers.

This vision must also be articulated in the contemporary context of the local church. Ultimately, effective stewardship is directly connected with the leadership vision for the local congregation.

NURTURE THE SPIRIT

The pastor has the privilege of nurturing the spirit of the congregation. To do this, the pastor first of all needs to listen to God. The pastor's personal relationship with God determines his or her ability to nurture the spiritual dimension of church life.

At the same time, a pastor needs to listen to his church. The pastor's ministry is only as relevant as his or her sensitivity to members.

Part of nurturing the spiritual side of a church is to face sinful reality honestly and openly without dwelling on it, focusing on the solution more than on the problem. Because of God, we can have a spirit of optimism. A sense of God's presence can transform the way we function within the church. We have the assurance of His power providing everything we need to accomplish His will for His church (2 Pet. 1:3-4).

LEAD THE CHURCH

There are a number of components in effective pastoral leadership in the stewardship arena.

- Apply the stewardship paradigm: lordship is built on the assurance of the gospel and is grace oriented. Effective stewardship integrates both the gospel and grace into our ministry.
- Make the mission connection: help members see the connection between the church as an organization and our divinely appointed mission. This includes the development and presentation of the church budget.

- Inform the church: help the membership understand the needs and opportunities confronting the church. These needs and opportunities should include, but not be limited to, finances.
- Focus on making disciples: this is God's clearest commission and our highest privilege.
- Call for commitment: invite people to accept Jesus Christ as Lord of their lives.
- Identify and develop resources: human and financial.
- Monitor the health of the church: develop tools for analyzing or diagnosing the congregation's spiritual and organizational health.
- Build consensus: develop and direct processes which encourage member input and foster member ownership of the church mission and ministry program.

PRAY

Pray together. As leaders, we want to place everything we do in the context of God's kingdom and grace. We are dependent upon His power and guidance for all we do.

THE PASTOR AS EDUCATOR

Strong pastors function in the role of spiritual educators. We cannot delegate this role. Pastors set the tone for the church. Training or equipping members is part of the pastors' biblical job description (Eph. 4:11-16). The following areas of education are integral parts of this role.

BIBLICAL STEWARDSHIP

We have already explored the key concepts of biblical stewardship which must be included in the pastor's ministry. These include what we discussed as Stewardship Absolutes—principles which must be included in our thinking about Lordship and stewardship as a ministry or lifestyle.

IT'S A LIFESTYLE

Looking at the bigger stewardship picture, we see it really is a lifestyle. It is not about how much or where we give, although Christ's Lordship will impact our tithes and offerings. It is not about how we manage our money, even though accepting Jesus Christ as Owner will change how we deal with money. It is about who is Lord of every part of our life. It is about who is transforming each moment of life with His presence. It is about a style of ministry based on the Lordship of Jesus Christ.

A WORLD CHURCH

It is very easy to lose the vision of being part of a world church with a mission to all the world. Part of our role as educators is to help members understand this reality. There are several key points which we need to include when thinking about God's Church:

- We are one church worldwide, meeting in many different congregations.
- Together we can do what we cannot do separately.
- Our purpose is to present Christ to the entire world.

- A spirit of submission and cooperation with the larger whole is part of spiritual maturity.
- Working with the world church expands our vision and enlarges our understanding of what God is doing.
- It is our privilege within the church to help others who may not be blessed in the same way we are.

GOD'S ATTITUDE TOWARD MONEY

Scripture clearly teaches God's attitude toward money.

- It is good to earn money. God has given us strength and talents, including the ability to earn money. We need to use all of our skills to His glory.
- Tithes and offerings are a test of how we worship God. Will we place Him first in our material possessions, thus recognizing and celebrating the reality that God is Owner?
- God wants us to avoid excessive debt, for the borrower is slave to the lender. Debt also limits our ability to invest God's resources in His kingdom and may lead to a failure to care for our own families.
- God blesses us through the reflex action principle—what we do to help others, individually or as an organization, will in turn bless us.

The home missionary work will be further advanced in every way when a more liberal, self-denying, self-sacrificing spirit is manifested for the prosperity of foreign missions; for the pros-

perity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off. It is in working actively to supply the necessities of the cause of God that we bring our souls in touch with the Source of all power. (6T, 27)

BIBLICAL MONEY MANAGEMENT PRINCIPLES

There are a number of good resources available to help us explore biblical money management, and this seminar does not attempt to cover them. A pastor can use these resources, however, as part of the education he or she provides church members. Some training can be done by special workshops, but a great deal can be done from the pulpit.

The key concept of stewardship is that we are managing God's resources, and we want to do it to His glory. Pastors can help their people look beyond this world and its attitudes toward possessions. Jesus highlights this need: “. . . Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions” (Luke 12:15, ESV). Jesus then continued with the parable of the rich man who decided to build bigger barns—because the barns he had were full—and then sit back to enjoy his wealth. That night judgment came, and God asked the question, “Who now had all his possessions?” Jesus closed the parable with: “So is the one who lays up treasure for himself and is not rich toward God” (v.21).

This brings us to God's purposes for material possessions:

- to provide for our family.
- to invest in His kingdom—supporting God's church.
- to help others.
- to glorify God—not ourselves.

SAMPLE SERMON TOPICS

While it is possible to preach too many sermons on giving, there is an appropriate balance to preaching on financial discipleship. Here are some suggested sermon topics which could be included throughout each year's preaching cycle:

- God as Owner of all our possessions
- Tithe as a way of worshipping God in the material side of life
- Offerings as a joyful worship and extension of partnership with God, by listening to the conviction of the Holy Spirit as to how much and where to give it
- Biblical principles on debt and how to avoid it
- How to integrate God into our management of the 90 percent that is in our hands after we recognize God's ownership and tithe
- How to help children accept God as Owner and learn to manage their money biblically
- How to put God first in our business world

THE PASTOR AS COMMUNICATOR

Communication is a primary pastoral role; while others can help, the pastor sets the tone. And when it comes to stewardship communication, the pastor especially needs to recognize the importance of his/her role. When the pastor presents stewardship issues, the congregation recognizes their appropriate importance.

THE TRANSPARENCY PRINCIPLE

The principle of transparency is especially important when dealing with financial issues. What is unknown, what is perceived as hidden, or what is not understood, is automatically suspect.

The Apostle Paul provides a biblical example of this type of transparency:

“And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord, but also in the eyes of men” (2 Cor. 8:18-21).

In the context of dealing with tithe and the financial side of church leadership, Ellen White states that “those in responsible places are to act in such a way that the people will have firm confidence in them. These men should not be afraid to open to the light of day every-

thing in the management of the work” (*Manuscript Releases*, Vol 13, 198).

KEY AREAS FOR COMMUNICATION

While the pastor should have a key part, he or she may not need to be the only one who communicates all of the issues regarding stewardship; however, the pastor needs to make sure that the following subjects are communicated well and regularly:

- **GIVING SYSTEM:** This should include how tithe and offerings are used, and how much of what is given at the local church level comes back to help the local church through pastoral salaries and direct services.
- **CHURCH FINANCES:** This should include voting the budget and reporting the mission. The church budget should be understood and voted by the church in business session and regular reports on church finances should be presented to the church membership. When reporting finances, the connection to God’s mission needs to be especially clear. In addition, financial statements should be presented in a way that is understandable to the average member.
- **TITHE SHARING:** This should include communicating that our tithe system is based on the concept that we are one world church and that those who have more than enough, help those who do not have as much. Many churches do not tithe enough to cover the cost of a pastoral budget. Larger churches make it possible for smaller ones to have pastoral services.

- **FINANCIAL HEALTH OF THE CHURCH:** This area includes communicating church needs and income, including information about the level of member participation. This information can be conveyed in a straightforward and simple manner, avoiding condemnation and guilt. It is here that the pastor plays a key part.
- **SPECIAL FUNDING PROJECTS:** Such projects include church renovation or construction projects.

PASTORAL NEEDS FOR STEWARDSHIP EDUCATION

The following are concepts that will help pastors in their stewardship education and communication:

VALUE GOD’S PEOPLE

Value being part of God’s people and a prophetic movement. As a local congregation, we are part of a larger whole. Being part of God’s end-time church brings special meaning and responsibility to our ministry and life as a church.

BIBLICAL STEWARDSHIP

Understand and prioritize biblical stewardship, which includes the following key points:

- The biblical Stewardship Absolutes explored earlier
- Stewardship as discipleship
- Financial discipleship

UNDERSTAND AND VALUE THE SYSTEM

In today's world, it is easy to become critical and to devalue any organization or system. It is important that pastors understand the organizational system of the church and its value to the local congregation and to themselves as leaders. Though imperfect, our organizational system has allowed us to do many things we could not do as individual churches. The following are some of the areas we need to understand about the church system:

- **LOCAL CHURCH FINANCES:** Many congregations struggle because their finances function as a system for simply paying operational bills. Effective congregational finances are part of a holistic and biblical approach to ministry. Such an approach includes a solid mission connection, a clear biblical vision, strategic planning, strategic budgeting, and a systematic communication strategy.
- **THE SEVENTH-DAY ADVENTIST GIVING SYSTEM:** The local congregation is part of a larger system. This system provides for a ministry that reaches the entire world. It is a system that follows the biblical principle of those who have more than enough, helping those who do not have as much.
- **THE ROLE OF THE WIDER CHURCH:** The concept of the church as a worldwide body strengthens the local congregation as part of that body. In other words, we do not operate in a vacuum, nor do we operate alone. Most importantly, however, the larger body allows the local congregation to be part of a bigger mission and greater vision.

There are advantages and disadvantages to being part of a worldwide church and its organizational system. As pastors, we are part of that system and our calling includes a loyalty to the church system while we minister and, at the same time, seeking to help the system be all that God wants it to be.

CONCLUSION

As pastors, our part in stewardship as a ministry is a leadership responsibility and privilege, for we have the opportunity to help people mature as they grow in their relationship with God. We can help them apply biblical principles to daily living—thus helping to make them disciples. We partner with God in building His kingdom.



LOCAL CHURCH STEWARDSHIP STRATEGY



INTRODUCTION

Ultimately, effective stewardship takes place at the local church level. What is done at other levels can only support what is done at the local church. This section explores the elements that contribute to a successful congregational stewardship strategy.

SECTION TOPICS

- Key Issues
- Year-Round Stewardship

KEY ISSUES

PURPOSES

Having clear and correct purposes for a stewardship strategy is one of the first steps toward successful stewardship. These purposes include:

- **MAKING DISCIPLES, NOT MERELY RAISING MONEY.** God will provide the money, but He has asked us to make disciples. People who have a vibrant relationship with God make the best givers; giving becomes an extension of their worship. Our real purpose in ministry is not to raise money, but rather to make disciples. The money is what God provides to facilitate ministry.
- **DEVELOPING A MATURE CHURCH MEMBERSHIP.** Faithful giving is one of the marks of spiritual maturity, for an individual as well as for a group. This is true even in areas with limited financial resources. God's normal way is to provide everything He needs to accomplish His purpose in His time frame. Organizational and corporate spiritual maturity includes reaching a level of interdependence where the group functions as a contributing part of the larger body—the world church.
- **ACCOMPLISHING GOD'S MISSION FOR HIS CHURCH.** God has entrusted the proclaiming of salvation and the making of disciples to the church. We have a mission to fulfill. Stewardship strategies must be directly related to and connected with a clear sense of mission.
- **IMPLEMENTING A HOLISTIC MINISTRY STRATEGY.** Stewardship is a philosophy of ministry more

than a ministry program. It involves accepting and developing a growing partnership with God that impacts every part of our ministry. Effective stewardship happens when the lordship of Jesus Christ is integrated into every area of life and ministry. This has a direct impact on the way we work with people and the motivations we use with them.

- **FUNDING GOD'S MISSION FOR THE CHURCH—HIS BODY.** This is the final purpose for congregational stewardship. While we cannot omit this purpose, it should never become the primary or dominating purpose for a stewardship strategy. Doing so creates the danger of focusing on fundraising while omitting the broader aspects of a stewardship strategy. Still, this is an important part of doing stewardship well, and it must focus on accomplishing our mission rather than maintaining the institutional church.

IDENTITY

Our sense of identity is crucial to a biblical approach to stewardship. As Christians, our primary identity is who we are in Christ. This includes our own personal relationship with Christ as well as being part of His Body—the larger church. This greater sense of identity is one that is increasingly missing in congregational life and thinking.

MEMBER INVOLVEMENT

Ultimately, stewardship strategies succeed or fail at the level of member involvement. Do church members “buy in” to the goals and processes of the stewardship strategy? Are the members growing spiritually as a result of the stewardship strategy? Is the strategy producing increased member involvement and commitment?

INFORMATION

Information is power. Information shared is power and influence multiplied. Open, transparent, and understandable information is a critical part of effective stewardship. The level of shared information will enhance or weaken any stewardship strategy.

YEAR-ROUND STEWARDSHIP

INTRODUCTION

Year-Round Stewardship is a concept at the heart of a congregational stewardship strategy. Stewardship cannot be limited to an occasional program or weekend seminar. Instead, stewardship needs to become a style of ministry and a philosophy that permeates the life of the church.

This *Year-Round* approach to stewardship provides a foundation for the spiritual growth of a congregation and a balanced ministry program. As members accept and integrate the lordship of Jesus Christ into their lives, they mature and become involved in active ministry.

DEFINING REALITY

Understanding reality is the starting point for an effective stewardship ministry. A local church strategy comes from a leader’s vision and sense of reality. This reality is more than perception or discernment—it includes verification of that reality. You cannot go where you want to go, if you do not know where you are! Max DePree states, “The first responsibility of a leader is to define reality.” (*Leadership is an Art*, p. 11).

- An effective stewardship strategy that focuses on growth in the Lordship of Jesus Christ begins with facing the congregation’s reality.
- The initial reality forms the baseline to determine the success of one’s strategy.
- Reality can be measured objectively and subjectively.

SEVEN COMMANDMENTS

The Seven Commandments of Current Reality are:

- Thou shalt not pretend.
- Thou shalt not turn a blind eye.
- Thou shalt not exaggerate.
- Thou shalt not shoot the bearer of bad news.
- Thou shalt not hide behind the numbers.
- Thou shalt not ignore constructive criticism.
- Thou shalt not isolate yourself.

(Taken from *The Courage to Lead*, by Andy Stanley, Injoy Life Club tape.)

DEFINING POINTS

The initial reality can be defined by what percentage and which members are:

- attending regularly.
- involved in active ministry.
- maintaining an active and regular devotional life.
- growing spiritually.
- tithing.
- supporting the local church budget.
- supporting the wider church with offerings.

GENERAL POINTS

Stewardship is a broad ministry, providing a spiritual and philosophical foundation for all other ministries in the church. While we cannot address all the components of good stewardship in this material, we will touch on several key factors:

- **VISION:** The vision of the church will, to a great degree, determine the direction and effectiveness of a stewardship strategy. And as has been mentioned earlier, the pastor is the key person in casting the vision. This vision has to be understood and “owned” by the rest of the church, especially the leadership.
- **MISSION:** The mission of the congregation is closely connected to the vision, and must include what God is doing locally, as well as worldwide.

- **LEADERSHIP GROWTH:** It is vital that congregational leadership be growing in their spirituality, their abilities in ministry, and their leadership. They must know God, understand and accept the gospel, integrate Christ’s Lordship into their lives and ministry, and be givers.
- **DISCIPLING PROCESS:** Every member needs to be involved in a spiritual growth process. Stewardship grows in proportion to the spiritual growth of the members.
- **STRATEGIC PLAN:** Vision and mission are important, but they must transition into effective ministry. A strategic plan is the crucial link between thinking about ministry and having an effective ministry program.
- **STRATEGIC BUDGET:** The congregational budget should be strategic—based on the strategic plan for ministry and mission that the church has developed, rather than simply perpetuating the status quo.

STRATEGIC STEWARDSHIP PREACHING

Pulpit ministry is an important part of an integrated stewardship strategy. In addition to the topics on money mentioned earlier, a comprehensive stewardship preaching strategy will include the following topics on a regular basis:

- **THE GOSPEL:** A clear presentation on the simplicity of salvation. The gospel should be presented at least once a quarter and should be included as a significant portion of the sermon once a month.

- **THE LORDSHIP OF JESUS CHRIST:** The believer's growth as a disciple is dependent on his or her acceptance and integration of Jesus Christ as Lord into daily life.
- **THE ROLE OF THE HOLY SPIRIT:** He is the one who convicts, transforms, and empowers each individual in his or her walk with God.
- **MINISTRY AND THE USE OF SPIRITUAL GIFTS:** God has blessed each member with special gifts for ministry. Every member is a minister. Every member has a ministry.
- **CALL FOR COMMITMENT:** Members need to be challenged with the need for high commitment. Too often, pastors make religion a low commitment exercise rather than a high commitment life.

CONCLUSION

The pastors' part in stewardship as a ministry is a leadership responsibility as well as a privilege. For we have the opportunity to help people mature as they grow in their relationship with God. We can help them apply biblical principles to daily living—thus helping to make them disciples. We partner with God in building His kingdom.



PRINCIPLES FOR CAPITAL FUNDRAISING PROJECTS



INTRODUCTION

Regular church tithe and offering resources are sometimes not enough to start a new project or build a new building. A capital fund campaign is sometimes needed, but how does such a campaign fit into the Combined Offering Plan? How can we begin such a project in the right spirit? Are we funding the church or funding the mission?

SECTION TOPICS

- Purpose for Capital Fundraising
- Issues in Capital Fundraising

PURPOSE FOR CAPITAL FUNDRAISING

TRADITIONAL

To fund a major project that regular resources will not allow.

ADDITIONAL OFFERINGS CONTRARY TO COMBINED OFFERING PLAN?

The Combined Offering Plan allows room for additional offerings. The fact is, these offerings should remain “additional” since a church does not regularly need, for instance, a new school building or funds for a special mission project. The General Conference Session offerings, which only come twice per quinquennium, are an example of additional offerings.

TO REMAIN IN THE SPIRIT OF WORSHIP

A capital campaign needs to be a spiritual experience and should not become a competition as to who will be the more generous giver. Jesus, the perfect Giver, showed us that the widow with her two mites was His disciple. She gave only a little, but a little was all she had. In other words, the spiritual goal is not related to the love of money.

WAYS TO HELP

A capital fundraising program can help the spiritual experience of a congregation or an individual if it:

- focuses on God and what He is doing.

- focuses on one’s relationship to God and His plan for each person.
- casts the vision—it inspires.
- makes the mission connection. Recruit people to join God’s mission.
- bases the program on prayer.

WAYS TO HINDER

The capital fundraising will hinder the spiritual experience of a congregation or the individual if it:

- becomes a recurring event.
- focuses on the donor and centers on major givers.
- focuses on the money.
- compares people.
- uses “gimmicks” and marketing methods.
- loses sight of eternal values.
- loses sight of the mission.
- publicizes donors’ names.

BIBLICAL PURPOSES

The biblical model of stewardship is:

- to glorify God.
- to accomplish God’s purpose.
- to be part of His mission.

- to disciple members.
- to fund God's kingdom.

ISSUES IN CAPITAL FUNDRAISING

MARKETING METHODS

Raising money for a nonprofit organization has become a popular enterprise. There are dozens of books on the market and many professionals who are eager to lead your campaign—for a fee, of course.

However, when we are in God's business, we do not try to do things on our own. Christians believe that if it is God's plan, He will fund His church. We are simply tools He uses to accomplish His mission. Any other approach is inappropriate. Scripture tells us that only the Holy Spirit can influence a person's heart as to how much to give. Our role is to present the need and connect that need to the mission.

USE OF CHRISTIAN CONSULTANTS

Some churches have employed professional Christian fundraisers to conduct their campaigns and have reached 160 percent of their goal without mentioning the word money. They focused on the vision and on being part of a greater purpose.

PREPARATION

A campaign is not a one-day event and requires adequate preparation. It is the pastor's responsibility to:

- present the vision for his church.
- fit the vision into the global mission picture.
- invite members to be part of the mission.
- teach biblical stewardship principles.
- create a stewardship atmosphere in his or her church.
- make the project part of worshiping our Creator.
- explain that the vision is not about us but about Christ.
- communicate information clearly.
- foster ownership of the project.

REASONS WHY CAMPAIGNS FAIL

A campaign may fail because of:

- a lack of preparation.
- a lack of leadership.
- the local pastor's lack of involvement.
- the local pastor's lack of not setting an example in giving.
- its need to be connected to spiritual life.
- a project that does not respond to a need.
- a project cost that does not correlate to the church's financial capacity.

- a poor church spirit.
- poor communication in the church.
- a project that is not connected to the church's mission.
- a project that is not connected to the future.
- a lack of presenting progress reports on the project.

FAILED PREPARATION

Failed preparation leads to:

- expensive financial obligations.
- demoralized leadership.
- damaged credibility.
- depleted funds while costs continue.

CONCLUSION

Capital fundraising must be exceptional. It must always be approached in the spirit of worshiping God, rather than that of praising the donors. Preparation by the church pastor is essential, as are pastoral involvement and example. If a business professional is needed, that person should be a Christian.



HOW CHURCH MONEY IS USED



INTRODUCTION

The traditional explanation for tithes is misleading. In addition, the church recognizes three different offering plans. How can pastors clarify these issues with their church members?

SECTION TOPICS

- What is Tithe?
- Issues in the Use of Tithe
- Where is the Storehouse?
- Principles in Using Tithe
- The Offerings
- Issues in Offerings
- Offering Plans and their Applications

WHAT IS TITHE?

TRADITIONAL VIEW

The traditional explanation for tithe has always been that it is used to pay pastors' salaries. This explanation centers upon the giver and under this assumption, the tither may believe that it is he or she, who is paying the pastor and supporting the church. This belief leads to the following negative results:

- Stewardship principles are preached less in the pulpit, and when pastors do preach, they often feel as if they are speaking to the issue of their own giving. The matter almost becomes a conflict of interest.
- When church members are not in agreement with church leadership, they may stop returning their tithe as a type of protest.

BIBLICAL PURPOSE

Returning tithe is a form of worshiping God. Since the first time it is mentioned in the Bible—Gen 14:20—tithe has been paid in response to God's blessings. Consider the following points:

- Returning tithe was not a pact that Abraham made with God.
- God never asked Abraham to pay tithe.
- Tithe was not paid in order to support the priesthood or church, for neither existed at that time.
- After Melchizedek, Abraham continued to pay tithe.

- Following Abraham's example, Jacob promised to return tithe as God blessed him.
- Later, God Himself taught the Israelites to return the tithe to Him, rather than to the priests. They paid the tithe to the Levites to replace the share of the land the Levites did not possess (Num. 18-21).

BIBLICAL MODEL

Tithe is sacred, because it belongs to God. We actually return tithe to God, and God gives the tithe to His church.

ISSUES IN THE USE OF TITHE

WHO DECIDES TITHE USE?

It is natural that people want to decide how their money is going to be used, however, God tells us in Leviticus 27:30 that "all the tithe ... is the Lord's and ...it is holy." Therefore, only God can decide how tithe is to be used.

Based on biblical principles and the inspired counsel of Ellen G. White, the Seventh-day Adventist Church has developed sound policies on the use of tithe. Since neither the Bible nor Ellen White goes into detail about the use of tithe, some decisions needed to be made by the church so that the world church would have consistent practices. The tithe policy can only be changed during a General Conference Session or during Annual Council, when the world church is fully represented.

WHERE IS THE STOREHOUSE?

BIBLICAL MODEL

The Israelites were to bring their tithes to the place God chose as His “dwelling place.”

WHERE IS THE STOREHOUSE?

It was in the storehouse that the tithe was collected and used for the service in the temple. Following the biblical principle by which the Levites administered the tithe received at the storehouse, the Seventh-day Adventist church considers the local conference to be the storehouse. The conference is the place where all tithe is gathered and the place from which pastors are paid.

PRINCIPLES IN USING TITHE

THE LOCAL CONFERENCE

From the local conference or storehouse, the greater portion of the tithe is then used for the salaries and expenses of pastors, evangelists, ministers, Bible teachers and other personnel, all of whom play different supporting roles for the local church. Furthermore, tithe is also used for the retirement benefits of these personnel.

Another portion of the tithe is used for operating expenses, evangelistic and conference office equipment, and the facilities used by the personnel. A share of the tithe is also allotted to the Literature Evangelist Benefit Fund.

The tithing principle is practiced throughout the church structure, which is why a minimum of ten percent is

transmitted to the local union. Unique to the Seventh-day Adventist Church, this tithe sharing program allows for the support of the worldwide church. Thus, each church member can say that through the tithe, God allows him or her to participate in the Great Commission, which is to preach the gospel to all nations, tribes, and people.

THE LOCAL UNION

The tithe portion that comes from the conferences allows the union to pay its employees, support poorer conferences, fund evangelistic efforts, open new un-entered areas and support union boarding schools. In addition, at least 10% is transmitted to the division.

THE DIVISION

In the same manner in which tithe is divided at the union level, tithe received at the division level is used to support poorer unions, open un-entered areas, and support division seminaries. The North American Division forwards 8% of the tithe received, although other divisions send 2% to the General Conference.

BIBLICAL MODEL

From the tithe portion received at the General Conference nearly three quarters (71%) is sent back to the world field as the following:

- Appropriations (52%)
- Special appropriations (3%)

- Inter-division workers (16%)
- Operation expenses for the various departments and services at the Church Headquarter (24%)
- Funding for Adventist Television Network, Spring and Annual Council, the GC Session and other services (5%)

*All percentages based on the 2004 GC Budget

THE OFFERINGS

TRADITION

We give offerings after an appeal is made. Unfortunately, church members often give out of duty or guilt.

BIBLICAL PURPOSE

In bringing offerings to God in proportion to how much He has blessed us, we recognize that He is the great Provider.

BIBLICAL MODEL

The Bible teaches us that we should be as generous as the Lord has been to us—which is why the Bible never mentions an amount or a percentage. The believer has to decide in his heart, under the guidance of the Holy Spirit, how much and where he is going to give.

DIFFERENT OFFERINGS

Generosity in offerings starts when our tithing duty has been fulfilled. Of course, the local place of worship

has needs as well, and in giving offerings to the local church fund, we acknowledge that we receive—and appreciate—pastoral services.

Although their hearts may lean toward a particular ministry, church members should remember that they are part of a world church and that the commission given by Jesus Christ to His followers addresses the whole world. For this reason E. G. White recommended that church members should adopt the “Systematic Giving System” so that “one will not wait to be moved by a person or a kind of appeal in order to be generous.”

ISSUES IN OFFERINGS

DIFFERENT APPEALS

Even outside of church, people are incessantly bombarded by appeals regarding various needs in their communities. Vast sums of money and effort are spent on trying to attain people’s money. The marketing approach to fundraising necessitates that the amount collected is in direct proportion to the amount spent on promotion.

Church leadership should cast the vision of the world mission on a regular basis. Church leaders need to regularly apprise the members regarding how previous money has been spent, about the current situation, and concerning recent projects and immediate needs.

OFFERING PLANS

The Seventh-day Adventist World Church recognizes three different offering plans.

- **THE COMBINED OFFERING PLAN:** With this plan, all offerings go to the same general fund and are

then allocated to the different departments, institutions and mission projects, according to a distribution ratio voted by the General Conference and the divisions.

- **THE PERSONAL GIVING PLAN:** With this plan each member chooses the amount he or she wishes to give to each of three categories: 1) the local congregation, 2) the conference, and 3) the world church (union/division/General Conference).
- **THE CALENDAR OF WEEKLY APPEALS:** With this plan, separate offerings are promoted and received, based on the church Calendar of Offerings.

COMBINED OFFERING PLAN

Through the years, the Adventist church has developed a variety of offerings that are not always easy for the average church member to understand.

During Annual Council 2002, the world church decided to simplify the offering system to avoid confusion. A Combined Offering Plan (COP) was approved by which all funds collected during Sabbath School and the church service, go to one fund. From this general fund, a portion of the money remains at the local church. The rest of the money goes to the conference, union, division and General Conference. From these places, money is distributed to the various departments, services, institutions, and activities of the church, according to a percentage that allows each church entity to perform its mission. In order to strive for fairness, the percentage of distribution is revised as needed—at least once every five years.

ADOPTING THE COMBINED OFFERING PLAN

A division wanting to adopt the Combined Offering Plan should do so in consultation with the union, and then carry out the following protocol:

- Vote on the adoption of the new plan, and decide which percentage would remain at each level. (The General Conference guidelines are: 50-60% for the local church and 20-25% for the General Conference.)
- Split the remaining percentage between the conferences, unions and divisions. To be able to do so, the division treasury needs to study the trend of offerings from at least the last three years.

STEWARDSHIP EDUCATION PROGRAM

On voting to go on the COP, the division should also recognize the need of a stewardship education program, which can take up to one year, depending on the state of awareness of the stewardship philosophy of the administrators, stewardship directors and pastors. The stewardship education has the following three components:

- Division, union, conference administrators and stewardship directors must have been exposed to the seminar. (Time needed: up to one month)
- All pastors have to follow the Biblical Stewardship Foundations seminar. (Time needed: at least three months)
- All churches have to be trained in the new paradigm and understand how COP works. (Time needed: at least six months)

INFORMATION PROGRAM

The decision to go on the COP includes an important information index called the GC Information Package. The treasurers at various levels of the church will release necessary information to the Stewardship Department director, and train union and conference treasurers to use the information package in order to give regular (monthly/quarterly) reports on the use of tithe and offerings at the local, conference, and union levels.

PERSONAL GIVING PLAN

Using the simplified system of the COP, the individual church member chooses the amount he or she wishes to give to each of three categories: 1) the local congregation, 2) the conference/mission, and 3) the world church (union/division/General Conference). Funds designated for these categories are then distributed by an established formula at each level.

CALENDAR OF OFFERINGS

The Calendar of Offerings is the traditional form in which offerings are received by the church. Sabbath school and other offerings are given for mission purposes, and special appeals are made during divine services according to a yearly calendar voted by the General Conference.

OFFERING PLANS AND THEIR APPLICATIONS

LOCAL CHURCH

There are two different scenarios, depending on whether the local church is following the traditional Calendar of Offerings or the Combined Budget.

- When following the Calendar of Offerings, different church departments/services are receiving the proceeds of the offerings of a particular Sabbath.
- When following the Combined Budget, offerings received during the year for the local church usually go into one account and are then used according to the annual budget that is voted on a yearly basis by the church members. This budget should reflect the vision that the local pastor has for his or her church and what the priorities are as far as accomplishing the mission. (See the Strategic Church Budgeting seminar offered by the stewardship department.)

The main portion of offerings is used to maintain the church building. For local churches which have church schools, however, the financial subsidies needed by the local schools are taking an increasing toll on church budgets. Although church schools are an important means to give Christian education to our children, they are also an evangelistic dimension in our communities. The main issue is to maintain a balance between our perceived needs and the main purpose of our existence as Christians where we are. We should always reflect on the main purpose of our institutions: Are they accomplishing the mission? If so, praise God. Unfortunately, in an average church budget, less than five percent is devoted to direct evangelism.

CONFERENCE

Offerings for the conference are usually labeled “Conference Advance” and are used for the needs of youth camps, secondary school expansion, campmeeting facilities, and other endeavors which require additional funds of a non-tithe nature.

UNION AND DIVISION

Some offerings go directly to a department or service at the union or division level, such as AWR, ADRA, Religious Liberty, Youth, or Education. Other offerings are shared between the union and division. Sometimes offerings go directly to the General Conference for such entities as AWR or Religious Liberty.

GENERAL CONFERENCE

All Sabbath School offerings, birthday/thanks offerings, mission extension, Annual Week of Sacrifice, ingathering, and investment funds are called mission offerings and go into the same account, which funds the world mission. A portion of the thirteen Sabbath offering goes to a special project. The rest of all Sabbath School offerings go to World Mission. The GC session offering, which is collected twice during a quinquennium, is a special offering that goes entirely to the special project for which it is collected.



STEWARDSHIP DEPARTMENT
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