

Writing a Theology of Stewardship, Giving, and Generosity

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WHAT IS A THEOLOGY OF STEWARDSHIP, GIVING, AND GENEROSITY?

(aka Generosity Statement, Theology of Generosity)

A good starting place for writing a theology of stewardship is to clearly understand what is meant by the phrase, *Theology of Stewardship, Giving, and Generosity*.

Let's begin by first defining both words separately before combining them.

THEOLOGY:

- The study of God and God's relationship to the world.
- The art and science of knowing what we can know and understand about God in an organized and understandable manner

STEWARDSHIP:

- The utilization and management all of the resources God provides for the glory of God and the advancement of His creation.
- A biblical teaching that defines a person's relationship to God. It identifies God as owner and the individual as manager.

A **theology of stewardship** for the local church articulates **first**, what the individual church understands and believes about the character and nature of God **as revealed in scripture** with respect to God's entrustments to his people. And **second**, a biblical response on the part of people back to God in the context of that understanding and beliefs.

Because each church has the ability to interpret and apply scripture uniquely and distinctively in their context (geographically/denominationally/generationally/ culturally), **there is no one example** that can be held up as the definitive expression.

Some churches teach tithing as the only standard, and anything less than tithing is disobedience and robbing God. Other churches teach percentage giving with a focus on growing the percentage beyond the tithe.

Some churches receive the offering within the worship setting while other churches have receptacles and giving kiosks in their foyer to receive the offering prior to or after the worship service.

Some churches will gladly accept all credit cards for contributions while other will only accept debit cards. Some churches encourage text giving during the offertory time while other churches culturally struggle with any digital expressions during the service.

Some churches use the word "stewardship" while others primarily use the word "generosity" and yet others primarily use the word "giving".

When crafting a theology of stewardship for your church, it is important to use scripture as the starting point. Scripture reminds us what God's word says about God, God's desired relationship with His people, our relationship with our possessions, and our response back to God.

FIVE REASONS EVERY CHURCH SHOULD HAVE A THEOLOGY OF STEWARDSHIP, GIVING, AND GENEROSITY

1. It will provide confidence for the preaching and teaching on stewardship, giving, and generosity.

Preaching and teaching on stewardship, giving, and generosity is challenging for most pastors. And, truthfully, it should be. It is deeply spiritual. It is intimately relational. It is at the core of what the church is called to do, which is to make disciples. It is a part of a disciple's path toward becoming more like Jesus. It is probably the one area of biblical teaching that sparks the greatest emotion and debate! Stewardship is the thread that weaves throughout all ministries within the local church. Stewardship touches everything the church does. It is critical to the survival of every church. Without adequate, sustainable funding, the local church will struggle to even keep the doors open. Consequently, preaching and teaching on biblical stewardship should not be taken lightly.

It is important, however, that the preaching on stewardship be bold, unapologetic, and systematic. Jesus never dodged, downplayed, or sidestepped the questions and issues related to possessions, money, and generosity. He spoke truth, and He spoke it firmly.

We should be willing to do the same.

Always remember—you will never hear a generous Christian complain about a preaching and teaching on stewardship, giving and generosity!

2. It will facilitate a common language of stewardship.

In the book *Authentic Conversations: Moving from Manipulation to Truth and Commitment*, authors Jamie and Maren Showkeir state that if you want to change a culture, you start by changing the conversation and you change the conversation by changing the language.

What do the conversations about stewardship, giving and generosity sound like in your church? How do you as a leader talk about stewardship? What words do you use?

Having a biblical foundation of stewardship and scriptural perspective facilitates a conversation change that talks about giving *through* the church as opposed to giving *to* the church. It shifts the conversation from “what the church wants *from* me” to “what the church wants *for* me.” It changes the word *budget* (which does not inspire or motivate anyone to be generous) to phrases such as *Ministry Action Plan* (MAP) and *Ministry Spending Plan* (MSP), where ministry is the focus. It elevates the simple act of *giving* to the church to the grander idea of *investing* in people.

Where needed for seeker sensitivity, being intentional in language can move your church to phrases and concepts such as “percentage giving,” “progressive giving,” and “priority giving” (as discussed by Andy Stanley in his book *Fields of Gold*).

Words mean different things to different people and a written theology of stewardship, giving, and generosity will provide a consistency in messaging from the pastor and other staff members.

Remember —if you want to change a culture, you start by changing the language.

3. It will move a church from a numbers-driven budgeting process only to a vision-driven, ministry focused strategy for funding.

A theology of stewardship focused on biblical teachings will naturally move a church from approaching the budgeting process strictly from a numbers perspective to thinking about giving, generosity, and stewardship from a vision, ministry, and people viewpoint. It changes the perspective of a budget and finance team from merely managing and controlling finances to looking at deeper matters around calling, mission, ministry, values, and return on investment. It places greater focus and responsibility on where, why, and how the money is allocated and spent. A theology of stewardship challenges church leadership to seek to know where God is leading and calling the church to grow ministry and share His love. People will give more generously to spending plans that are focused on vision, ministry, and life-change than to a numbers-driven spreadsheet called a budget!

4. It will provide some expectations regarding those serving on finance and generosity teams.

This one may receive some pushback, but it is essential that those individuals on teams, committees, or task groups that are charged with making financial decisions around budgeting, spending, and allocating of resources should be fully committed to the biblical teaching on stewardship, giving, and generosity and should be generous in their own financial support of the ministries of the church. They should have some understanding with respect to what the Bible teaches about stewardship, giving, and generosity. They should know what their church believes about stewardship. They should understand that the leadership should model and set the pace for generosity.

5. It will create a platform for embracing the concept of holistic stewardship.

It is not uncommon to hear churches use the word *stewardship* only as it refers to the financial needs of the church (aka the annual budget). Stewardship is equated with “fundraising.” It is all too common to hear churches talk about giving to the “stewardship” needs of the church or giving to the “capital” needs of the church. As if one was stewardship and the other was something different. A biblical theology of stewardship becomes a springboard to teach about stewardship holistically in a way that includes *all* conversations around giving, resources, and blessings.

Planned giving is about stewardship. Personal money management is about stewardship. Teaching and preaching on being debt-free, living with margin, and responsibility and accountability with what we keep for ourselves—not just what we give away—is about stewardship.

A ministry focused on individuals with unusual capacity is about stewardship.

A biblically based theology of stewardship helps move a church from simply thinking about annual giving as the platform for stewardship to include the “whole” of life.

Everything that we are, **everything** that we have, came **from** God and still **belongs** to God. It’s all Gods! Stewardship is more than an activity—it is an identity. It is not just something that we do once a week, once a month, or once a year; it is who we should be 365 days a year!

STEPS TO WRITING A THEOLOGY OF STEWARDSHIP, GIVING, AND GENEROSITY

1. Select an individual or ask for a volunteer from your Generosity Team to take responsibility for writing the first draft of a theology of stewardship, giving, and generosity. This could be the pastor or another staff member, but it does not have to be. Whoever takes on this assignment should be someone who has a heart for stewardship, is a committed giver and desires to see the church grow in this area.
2. Spend some time reviewing the samples provided with this guide.
3. Take time to reflect on the scriptures also included in this guide.
4. Bring the initial draft back to the Generosity Team for input and perspective.
5. As this will serve as the underpinning for everything your church does regarding, stewardship, giving, and generosity, be diligent, thorough and deliberate with this effort. **You do not want to rush through this process.**
6. Before presenting it to the church in a final version, consider soliciting input from your staff, governance body (deacons/session/council/vestry/etc.), your finance team, and your ministry and financial leaders. People will support and serve as advocates with respect to those things they feel they helped create.
7. Once the content is ready for rollout to the church, consider having your communication person create an attractive layout and design.
8. Upload the document to your website’s giving page.
9. Include a copy of the document in your new member orientation materials.
10. Consider scheduling a preaching/teaching series in the near future around the salient content in your church’s Theology of Stewardship, Giving, and Generosity.

SCRIPTURES ON STEWARDSHIP, GIVING, AND GENEROSITY

OWNERSHIP - *EVERYTHING IN ALL THE WORLD BELONGS TO GOD.*

As God's people, we recognize that even our very lives are His, and that therefore He has rightful claim to all of the abundant provision that we enjoy each day.

1 Chronicles 29:11—"Yours, O LORD, is the greatness and the power and the glory and victory and the majesty, for all that is in the heavens and in the earth is yours."

Psalms 24:1—"The earth is the LORD'S and the fulness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers."

Job 41:11—"Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine."

STEWARDSHIP - *EVERYTHING WE HAVE HAS BEEN ENTRUSTED TO US.*

We do not own what we have, so, as His stewards, we wisely and faithfully invest a significant portion of His resources in His ministry and mission at in the local church, and around the world.

1 Chronicles 29:14,15—"For all things come from you, and of your own have we given you. O LORD our God, all this abundance...comes from your hand and is all your own."

2 Corinthians 9:7-8—"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work."

2 Corinthians 9:11—"You will be enriched in every way to be generous in every way, which...will produce thanksgiving to God."

1 Peter 4:10-11—"As each has received a gift, use it to serve one another, as good stewards of God's varied grace...in order that in everything God may be glorified."

WORSHIP - *ALL FINANCIAL MATTERS ARE SPIRITUAL MATTERS FIRST.*

Knowing the immeasurable worth of God and the potential enticement of earthly riches, we give willingly from the heart; internal devotion compels us, not external obligation.

Matthew 6:21,24—"For where your treasure is, there your heart will be also. No one can serve two masters...You cannot serve God and money."

2 Corinthians 8:5—"...but they gave themselves first to the Lord and then by the will of God to us."

FAITH - *GENEROUS INVESTMENT REQUIRES A STEP OF FAITH.*

In giving large portions we communicate to ourselves, our church, and to God that we are more than content with His present provision and more than confident in His future provision.

2 Corinthians 8:2—“...for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part.”

2 Corinthians 9:6—“The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.”

SACRIFICE - *GENEROUS INVESTMENT IS OFTEN COSTLY.*

Giving lavishly is a reflection of King Jesus’ self-offering on the Cross and our growing satisfaction in God. We willingly give up immediate delights in order to participate in fulfilling God’s ultimate desires.

Luke 21:4—“For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.”

2 Corinthians 8:3—“For they gave according to their means...and beyond their means, of their own accord.”

2 Corinthians 8:9—“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

JOY - *GENEROUS INVESTMENT IS THE BEST LIFE EVER!*

Far from being an extraction that diminishes us, cheerfully investing God’s resources is one of life’s greatest joys. We’re amazed how God gives us the privilege of participating in His work in His world.

1 Chronicles 29:9,17—“Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the Lord...I (King David) have seen your people...offering freely and joyously to you.”

2 Corinthians 8:4—“...begging us earnestly for the favor of taking part in the relief of the saints.”

2 Corinthians 9:7—“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”

1 Timothy 6:17-19—“...charge them (the rich) not to be proud, not to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share...so that they may take hold of that which is truly life.”

SOME THOUGHTS REGARDING PRACTICAL APPLICATION AND INTENTIONAL ACTIVITIES

The following “We will” statements are suggested ways to **live out** and **live into** a theology of stewardship, giving, and generosity:

1. We will preach, teach, and celebrate **tithing** (10%) as a **measurement** of our giving, but not as the place to stop.
2. We will teach **percentage giving** - not equal giving – as a biblical model for giving.
3. We will embrace the returning tithes and offerings in our weekly worship services as an **act of worship** rather than a time for announcements or as an intermission.
4. We will hold our **leadership** (ministry staff, deacon board, the budget and finance team and generosity team) accountable to model generous giving by covenanting to being tithers and beyond.
5. We will include biblical teachings of **stewardship, giving, and generosity** as a part of our **disciple path**.
6. We will monitor our financial health by developing **financial dashboards**. Areas to measure often include the following:
 - a. YOY Giving
 - b. New givers
 - c. Paused and Lapsed Givers
 - d. Giving Units
 - e. Giving by age groups
 - f. Giving by worship service
 - g. Giving by financial leaders or age groups
 - h. Digital Giving
 - i. Annual/capital campaign tracking of pledges and receipts
7. We will develop and implement the following **growth initiatives** in a clearly defined, twelve-month **generosity calendar**:
 - a. A First Time Giver Strategy
 - b. A Lapsed Giver Strategy
 - c. A Ministry Leader Strategy
 - d. A Financial Leader and High-Capacity Giver Strategy
 - e. A Personal Moment Management Strategy
 - f. A Planned Giving Strategy
8. We will be intentional about **bringing generosity into the worship setting 52 weeks per year** to teach on giving principles and practices or share stories of the transformational nature of generosity. Offering talks will include over the course of the year the following:
 - a. Stories of transformation and life-change
 - b. Giving testimonies
 - c. Biblical teaching
 - d. Different ways to give
 - e. Special offerings

9. We will implement and publicize **multiple channels for contributing** to the ministries of the church. Those channels will include:
 - a. Giving within the worship services
 - b. Giving online
 - c. Text giving
10. We will implement **multiple channels to communicate** with segmented audiences and will consider communication based on these distinct audiences:
 - a. Level of engagement with the church
 - i. Front Porch – what you say to the world (newsletters/website)
 - ii. Living Room – what you say in worship settings or in the bulletin
 - iii. Kitchen Table – what you say to the committed core about upcoming changes where their leadership is needed.
 - b. Generational considerations
 - i. Builders
 - ii. Boomers
 - iii. Generation X
 - iv. Generation Y (Millennials)
 - v. Generation Z
11. We will send five **giving statements** annually that will include a household report of giving, a story of life change made possible by giver's generosity and a call to actions, such as sign up for a personal money management class, electronic giving, etc.
12. We will continue to celebrate and embrace our church's ministry narrative through a **Ministry Action Plan** that illustrates life-change, ministry accomplishments, ministry initiatives and objectives and the church's people and financial investment in those ministries.
13. We will promote **planned giving** in our church on a quarterly basis.

APPENDIX
