



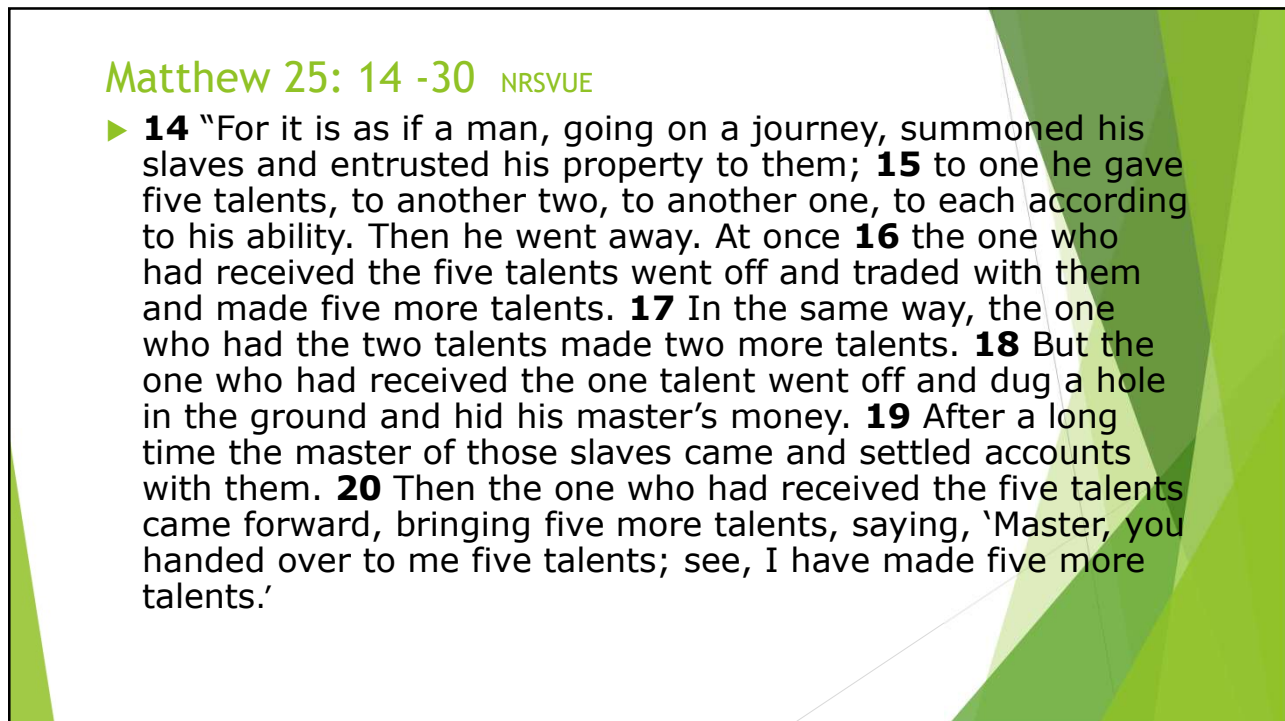
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Matthew 25: 14 -30 NRSVUE

- ▶ **21** His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.' **22** And the one with the two talents also came forward, saying, 'Master, you handed over to me two talents; see, I have made two more talents.' **23** His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.' **24** Then the one who had received the one talent also came forward, saying, 'Master, I knew that you were a harsh man, reaping where you did not sow and gathering where you did not scatter, **25** so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' **26** But his master replied, 'You wicked and lazy slave! You knew, did you, that I reap where I did not sow and gather where I did not scatter?'

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Matthew 25: 14 -30 NRSVUE

- ▶ **27** Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. **28** So take the talent from him, and give it to the one with the ten talents. **29** For to all those who have, more will be given, and they will have an abundance, but from those who have nothing, even what they have will be taken away. **30** As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.'

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Matthew 25: 14 -30

- ▶ Invest Extravagantly
- ▶ Expect Abundance
- ▶ God' s Expectation and Our Response

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Matthew 25: 31 -46

- ▶ When, When, When???
- ▶ Now, now, now!!!

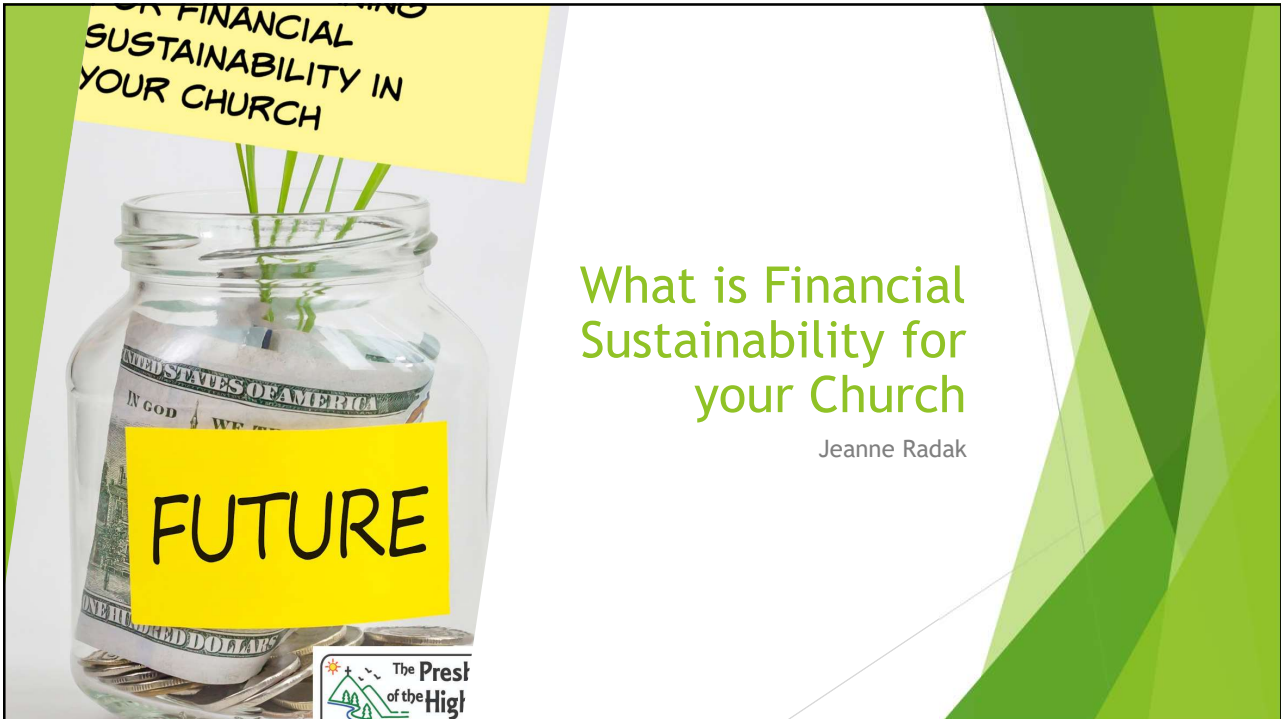
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Claim this Moment
Lean into this
▶ opportunity

John Wilkinson

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FINANCIAL SUSTAINABILITY IN YOUR CHURCH

FUTURE

The Prest of the High

What is Financial Sustainability for your Church

Jeanne Radak

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*God has a future instore for
your congregation and minstry*

**Preparing for the Future:
Planning for Financial
Sustainability in your Church**

Why This Project?

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What will this program include?

- ▶ Work on creating a financial sustainability plan
- ▶ Learn how to discuss finances and money effectively and transparently
- ▶ Identify and address adaptive and technical financial challenges within your church
- ▶ Align your budgeting with your vision
- ▶ Explore what stewardship means to our church
- ▶ Develop financial policies, guidelines, protocols
- ▶ Learn how to share your church's story



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Expectations and Possible Outcomes

- Creating a financial sustainability plan
- Fostering open discussions and transparency about the church's finances
- Creating or improving the Legacy Program
- Developing or enhancing investment strategies and understanding
- Refining the budgeting process
- Providing financial and stewardship support for church leadership
- Establishing a communication plan to share your story



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What is Financial Sustainability?

Financial sustainability for a congregation involves creating a balanced, sustainable, and theologically grounded plan that addresses both the technical and adaptive financial challenges unique to the congregation's context and time.

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Assumptions

1. There is a future for the congregation, the presbytery, the church
2. Developing a plan is possible and it will take time to implement and see the fruit
3. This will not be a linear process and probably won't be a linear project.
4. There will be challenges - both adaptive and technical
5. We will have to learn new things - adaptive challenges
6. Leadership has the skills to do this or knows someone who does - Technical Challenges
7. Change will happen
8. We have a story to tell

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Adaptive and Technical ▶ Challenges

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Kind of challenge	Problem definition	Solution	Locus of work
Technical	Clear	Clear	Authority
Technical and adaptive	Clear	Requires learning	Authority and stakeholders
Adaptive	Requires learning	Requires learning	Stakeholders

Ronald Heifetz, Alexander Grashow and Marty Linsky, *The Practice of Adaptive Leadership*, p. 20.

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Adaptive Challenges

- ▶ Adaptive challenges are issues that are hard to define and require new approaches and perspectives to address. They can't typically be solved with traditional methods and often call for a shift in the way things have always been done.

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Technical Challenges

- ▶ Technical challenges are issues and problems that can be addressed by persons the knowledge and expertise. The issues are usually easy to identify and define, with clear solutions that can be implemented.

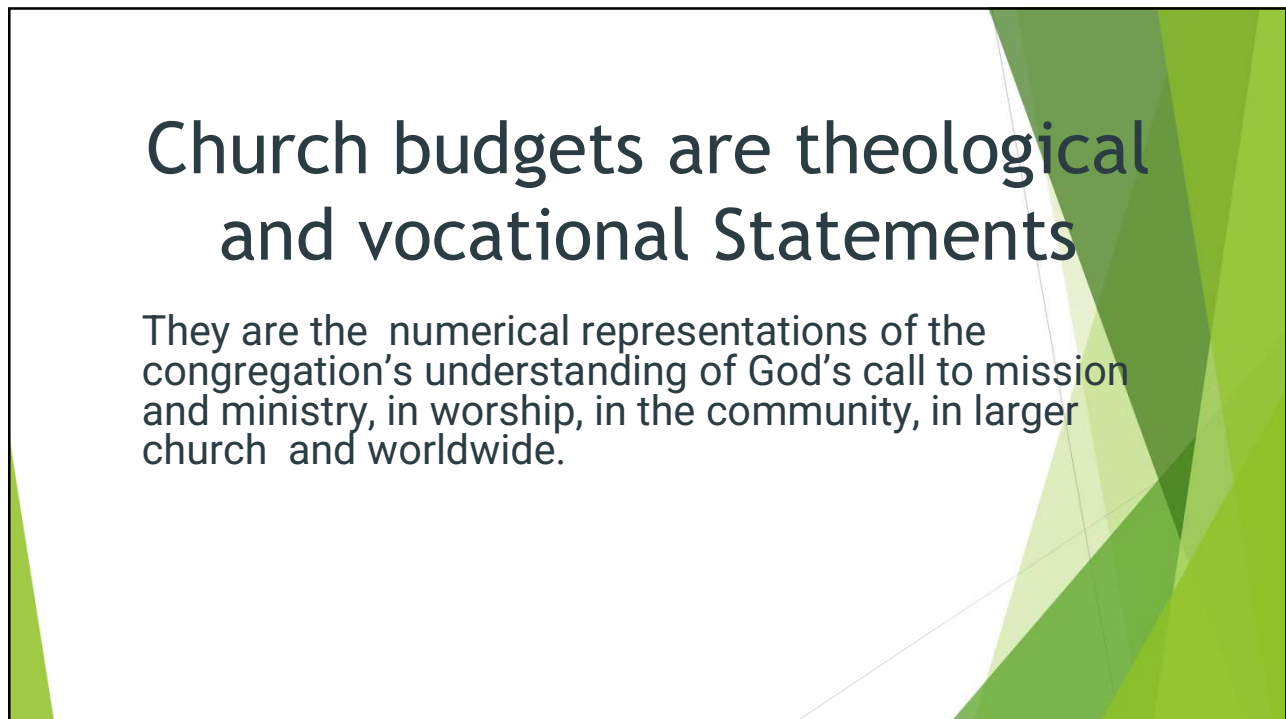
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- ▶ **Break**

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21



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Key Values

- **Generosity:** Churches are called to generously use their resources to care for the poor and support mission work.
- **Accountability:** Church leaders must be trustworthy, taking responsibility for how money is managed.
- **Transparency:** Churches should clearly communicate how funds are spent.
- **Christ-like Example:** Church leaders are expected to model integrity and ethical behavior in their financial stewardship.
- ▶ **Theology of stewardship** is a Christian understanding that encourages using God's gifts—whether time, talents, or resources—for the betterment of the world and the glory of God. It's a way of living that embraces giving back to both God and others.

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Expenses

- Maintenance/property
- Personnel
- Mission Giving/Benevolence/Per Capita
- Program -
- Capital Expenses
- Insurance
- Other Expenses

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Exploring Possible ▸ sources of Income

John Hellreigel

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Points to Cover

- An Overview of Income
- Giving from the Congregation
- Building Use
- Fundraising Events
- Legacy Giving and Investments

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An Overview for our Presbytery

Our area in New Jersey is one of the wealthiest in the United States, roughly twice the national average (130k in NJ v avg 63k per year)



We have an opportunity to drive income here. Keep in mind that expenses are also higher

New Jersey church attendance has dropped at a similar level to the national average



We still face some of the macro trends of church declining as a societal pillar, which affects church income. However, the need for spiritual purpose and community still exist

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Giving from the Congregation

- Stewardship Campaigns and Pledges: usually the #1 source of income
- Some key points to developing a strong stewardship campaign
 - We can talk about money! A well-organized campaign is part of the church calendar
 - Setting a realistic goal for pledges helps people to focus: 5-10% more than last year
 - Understanding how the money is spent: employee salaries and benefits, building maintenance and outreach. If an urgent need is there, share it
 - Communication: reminder in service, newsletter, emails, and phone calls
- *Giving is an expression of our faith, members can prayerfully consider their part*

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Giving from the Congregation (cont'd)

- Giving does not always have to come from pledges. And giving doesn't always have to come from members.
- Mini capital campaigns can provide an extra boost for specific projects
 - Fix the church steps
 - Renovate the manse kitchen
- Outreach also can have special funding
 - Youth retreats and service projects
 - Deacon's fundraising
- Past members and others close to the church may want to give support.
- *Be careful to run these programs selectively. Donor fatigue is real!*

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Using our Resources - Building Use

- Churches have many untapped resources. One of the clear one is our Buildings and grounds. Many churches have local groups use their facilities - Boy scouts, AA, Senior clubs, Knitting circles. This is part of our mission to support others! ☺
- Churches should have an established policy on expected fees for building use. This can be related to the # of people, the facility setup and cleaning, use of power/water/heat/kitchen, etc. This policy can be a required fee or a suggested one.
- (Note: larger efforts such as preschools, thrift stores, etc can bring in revenue but require significant effort)
- The more people enter into your building, the more people see the work and that you do!

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Fundraising Events

- Fundraising events are specific programs that are used to raise income for the church. These usually are open to the larger community, rather than congregation only, to bring in outside revenue.
- Examples of church events are:
 - Breakfasts/Luncheons/Dinners
 - Craft Fairs, Music Festivals
 - Youth performances (plays, music)
 - 50/50 Raffles
- Fundraising events are also a time where congregations can work together on behalf of the church - that work can bring tremendous bonds

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Legacy Giving and Investments

- Churches often have resources that may be donated in large amounts. We need a plan to:
 - Make the large donation process easy and available
 - Manage those funds over time
- Legacy giving is a means to have the church included in an individual's will
- 32% of PC(USA) churches have received a planned gift.
- The median planned gift to a local church is \$23,000.
- <https://www.presbyterianfoundation.org/ways-to-give/wills-legacy-giving>
- Churches should consider:
 - Making a presentation to church members on Legacy giving
 - Sending out information and links to make the process easy
 - Designate a person in the church to help others who wish to give

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Legacy Giving and Investments (cont'd)

- Managing investments is specific to each church's situation. However, there are some key rules to manage the investments.
 - Plan on how much of your investments will be used for the next 3-5 years
 - Consider large capital needs and expenses for the future (ex. new roof)
- Then you can develop a strategy to manage investments accordingly
 - Portion of funds that need to be available for short term needs
 - Portion of funds that need can be invested so that they can grow
 - Setup policies and decision points so that investments continue with new Finance leaders
- *Being too aggressive adds risk when money is needed; but being too conservative is an opportunity lost to grow resources*

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Conclusion

- There are many ways to drive income for a church!
- Leaders can be creative in looking for new sources of funds.
- Mobilization around fundraising programs is key; look for ideas that fit the church time and talents
- Income generation and church health are intertwined. Each one must support the other.

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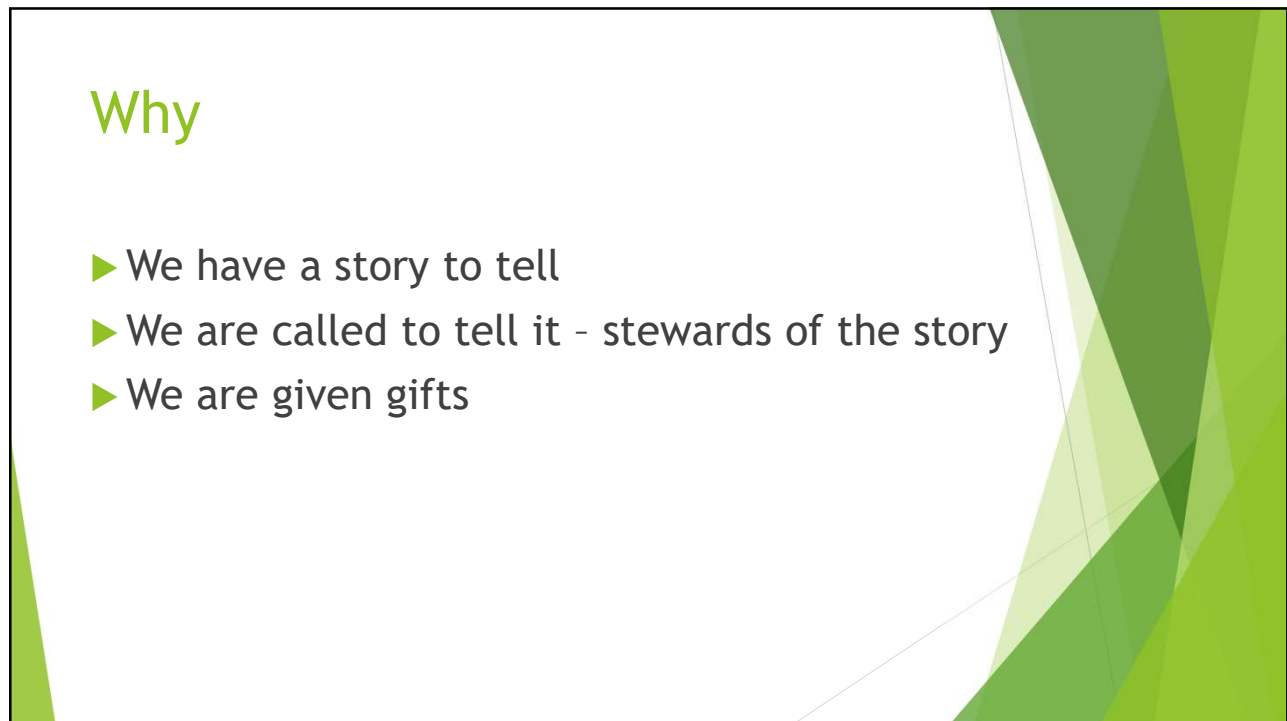
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I Love to Tell the Story: Why Communication Matters

▶

John Wilkinson

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Why

- ▶ We have a story to tell
- ▶ We are called to tell it - stewards of the story
- ▶ We are given gifts

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More Why

- ▶ The nature of covenant community
- ▶ Information matters
- ▶ Transparency is a value
- ▶ People need equipped if we are inviting them to respond

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What

- ▶ We are all stewards — money and all things
- ▶ Money is a tool for mission and ministry
- ▶ Talking about money is not just the purview of a small group of "experts" guarding the mysteries or controlling the purse strings
- ▶ Clear, continuous, consistent, compelling communication strategy
- ▶ Voices of abundance, rather than scarcity

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How

- ▶ Multiple venues
- ▶ Worship, education, small groups, meetings
- ▶ Intergenerational
- ▶ Multi-voiced
- ▶ Print, online, social media

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Break/lunch

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Cohort groups

Jeanne Introduces cohort groups

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Cohort groups agenda

- ▶ Dwelling in the Word - scripture readings and introductions
- ▶ Conversations
- ▶ Using the financial health assessment
 - ▶ What did you learn? What surprised you? What did you already know?
What areas do you and team feel need attention as your starting point?
- ▶ Questions for discussion
 - ▶ What is our church's financial situation
 - ▶ What are adaptive challenges are you facing?
 - ▶ What are technical challenges are you facing?
 - ▶ What do you hope to accomplish between this meeting and next cohort session ?
 - ▶ What is one story you can tell your congregation this next month?

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