



## The Stewardship Campaign and Your Church's Story

Presbytery of the Highlands of New Jersey – September 17, 2025

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1

## A Stewardship Prayer

**Dear Heavenly Father,**

**You have blessed us far beyond what we deserve.**

**You have given us your Son as a ransom for our sinful souls, and sent the Holy Spirit to guide us back to you.**

**Now as we pause to meditate on who you are and what you have given, we desire to show you our gratitude.**

**We realize it is not the size of our gift but the heart behind it that gives pleasure to you.**

**Help us to discern how we may joyfully bless you, our church family, and our community with gifts of our time, our talent and our treasure.**

**In giving may we grow in our most precious gift, our faith, and may we find new ways to serve and bless others in the holy name of Christ Jesus our Lord.**

**Amen**

*Stewardship Council, Christ the King Catholic Church, 2014  
Cedar City UT*

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2



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3

## **Presbyterian Foundation**

As a vital part of the Presbyterian Church (USA), we cultivate, attract and manage financial resources of individuals and institutions to further Christ's mission.



4

## What is Stewardship?



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5

## The Fundraising Landscape

Charitable giving in 2024 grew to \$592.5 billion which was a 6.3% increase

23% (\$146.54B) of all charitable dollars (\$592.50B) went to religion in 2024

Religions share of charitable giving has been declining over time

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6

## Church Financial Trends

- Church income is rising, but it is not keeping up with inflation
- Only 5-10% of church attendees give a traditional tithe
  - Of those who do, 77% give more than 10%
- Budget for “People” should increase year after year
- Budget for “Place” will likely increase due to rising insurance and energy costs
- Without a healthy budget for Programs & Outreach, church will struggle to grow
- Many congregations rely on a small number of members/families to meet their budget, and most of those are people in their 70s-90s

## A Theology of Stewardship

Some give freely yet grow all the richer; others withhold what is due and only suffer want. A generous person will be enriched, and one who gives water will get water.

*Proverbs 11:24-25*

As each has received a gift, use it to serve one another, as good stewards of God's varied grace.

*1 Peter 4:10*

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

*Matthew 6:24*

## Stewardship is ...

- the joyous discipline of thanking God with the way we live our lives and spend and share our resources.
- the way we use the abundance that God has entrusted to us to our care to love God and our neighbor.
- the church's theological antidote to the chief idols of our age—consumerism, materialism, and acquisition.



## What is Stewardship

- Gratitude
- Spiritual Growth
- About Making Choices
- Caring for ALL that God has given us
- Time, Talent, Treasure
- Disciple making

## Stewardship is not ...



- a once-a-year/seasonal event
- about meeting a budget
- fundraising (but we have things to learn from effective fundraising principles)
- about money (in and of itself)

## Time, Talent and Treasure

- Stewardship is a three-legged stool
- It is not an 'either or' but an 'and'



## Stewardship in Congregations

### Time & Talent

- Serve in leadership roles
- Show up & participate and/or lead worship
- Teach Sunday School
- Volunteer for mission/outreach opportunities

### Treasure/Resources

- Financially support your congregation
- Consider your congregation in your estate plan

### Testimony

- Share the Good News of Jesus Christ
- Share how your congregation is living out its call

### Ties

- Connect your family and friends with your congregation



## Why do you tell your Story

- Connect to the Strategic Plan
- Raise awareness about our Church
- Celebrate our Church
- Create energy about our Church
- Invite people to engage in our Church

## Donor Motivation



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

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

15

## Framing and reframing generosity through story

- We are already doing ministry, we just need to reframe our conversations about money to be about the MINISTRY impact and not about the expenditure
- We need to celebrate our MINISTRIES
- We need to connect money to MINISTRY



16

## What is Your Story

- What is it we do well? In our church, in our community, in the world?
- How are we being the hands and feet of Christ
- What is or vision as a faith community?
- Where do we want to be in 5 yrs, 10 yrs, 25 yrs?

## How do you tell your Story

Abundance over Scarcity

- Preaching
- Minute for Mission
- During/before offering
- Newsletters/e-newsletters
- Brochures
- Dessert and Dialogue
- Sunday School
- Testimonials
- Narrative Budget

# Donor Driven

Two Different Ways to Do Christian Fundraising

- Case For Support
- Discipleship

The Need of the Giver to Give vs. The Need of the Church to Receive



# Generational Giving Trends

Builders	Boomers	Gen X	Millennials	Gen Z
1945 & before	1946 - 1964	1965 - 1980	1981 – 1995	1996 – 2014
Money is to be saved	Money is to be spent	Money is to be invested	Money is to be borrowed	Money is to be saved
Loyal to denomination	Loyal to congregation	Loyal to program	Loyal to person(s)	Loyal to values

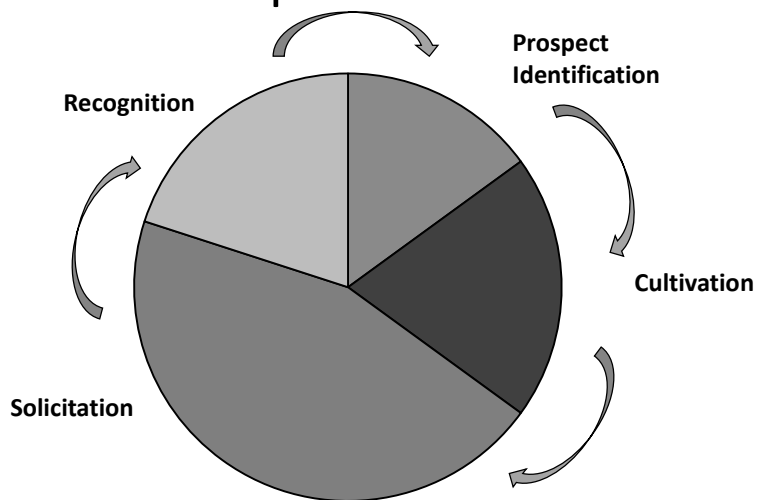


# The Ask

Asking for Partners vs Asking For Money

Building a Relationship with Donor

# The Funds Development Circle



## Keys to Success

- Be Prayerful
- Celebrate your Church
- Be visionary
- Communicate
- Involve many – recruit the storytellers
- Tell lots of stories – one size doesn't fit all
- Fund ministry, not raise funds
- Be inviting not threatening



## Session

- Shares their stories
- Supports the process
- Be pledgers/tithers
- Be leaders in stewardship

## Pastors

- Talk about their own stewardship
- Preach about generosity regularly
- Be a storyteller
- Invite/ask
- Say Thank You
- Have access to giving records or be informed of changes in giving patterns



## Six Elements of an Effective Annual Stewardship Campaign

- Identify and celebrate what members value in their congregation
- Inform members how their gifts are being used
- Challenge members to a higher level of giving
- Secure a financial commitment from members
- Affirming members and acknowledging their response
- Evaluate your program



The landing page features the Stewardship Navigator logo in the top left and 'Sign Up' and 'Log In' buttons in the top right. The main header area has a dark background with a geometric pattern and the text 'WELCOME TO THE Stewardship Navigator' followed by the tagline 'A simple tool that helps raise funds for your mission'. Below this are 'Sign Up' and 'Watch Video' buttons. A central quote reads: 'And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.' attributed to 2 Corinthians 9:8. The footer includes the Presbyterian Foundation logo, address (300 E 12th Street, Allentown, PA 18103), contact info, and a 'Provided at no cost by' notice.

27

The dashboard is titled 'Welcome Demo Account in East Syracuse, NY' and includes a 'Help' icon. A 'Stewardship Calendar' section lists bimonthly tasks for January/February through November/December. The tasks are: Stewardship Committee (ensure quarterly giving statements are distributed and submit newsletter articles), Stewardship Education (involve children, youth, and adults in biblical stewardship study), Generosity Storytelling (promote and receive the Peace & Global Witness Offering, highlight mission with bulletin boards, and observe Theological Education Sunday), and Campaign Planning (continue to follow your campaign checklist). Below the calendar are three featured sections: 'Annual Campaign' (browse templates), 'Narrative Budget' (use online tool), and 'Stewardship Kit' (learn about key resources). A sidebar on the left contains navigation links like Home, Annual Campaign, Narrative Budget Builder, Stewardship Kit, Planned Giving, Web pages, Brochures, Document Storage, and Log Out. It also features a profile for 'Your Ministry Relations Officer (MRO) Rose Niles' with a 'Contact Me' button. The Presbyterian Foundation logo is at the bottom.

28

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Solutions Services Ways to Give Resources About Donate

Services / Online Giving Program

## Online Giving Program

Offering more than the offering plate

Your church can easily accept secure online donations through the Foundation's online giving system.

Many Americans find that the only check they write is their offering to the church. Those in younger generations may not even use a checkbook – preferring to handle all of their contributions and bills electronically. When your church passes the offering plate on Sunday morning – are you limiting your offering to pocket change from those who feel obligated to put something in, but would give more with an online option?

**Did You Know?**

- ➊ Add a donation form to your website to accept gifts by electronic funds transfer, debit or credit card.
- ➋ Simple, safe and secure.
- ➌ No setup or maintenance fees.

**Other Services**

- Ministry Solutions Offices
- Faith-Based Investing
- Investment Services
- Global/Giving Directories
- Project Registration
- Pooled Income Funds
- Presbyterian Endowment Service
- New Covenant Trust Company

**Need more help?**

Online Services  
200 E 6th Street  
Jeffersonville, IN 47530  
(814) 259-4211

English

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29

# Print Resource Center

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Search Products

Online Giving Promotional Materials

Information Sheets

Bulletin Inserts

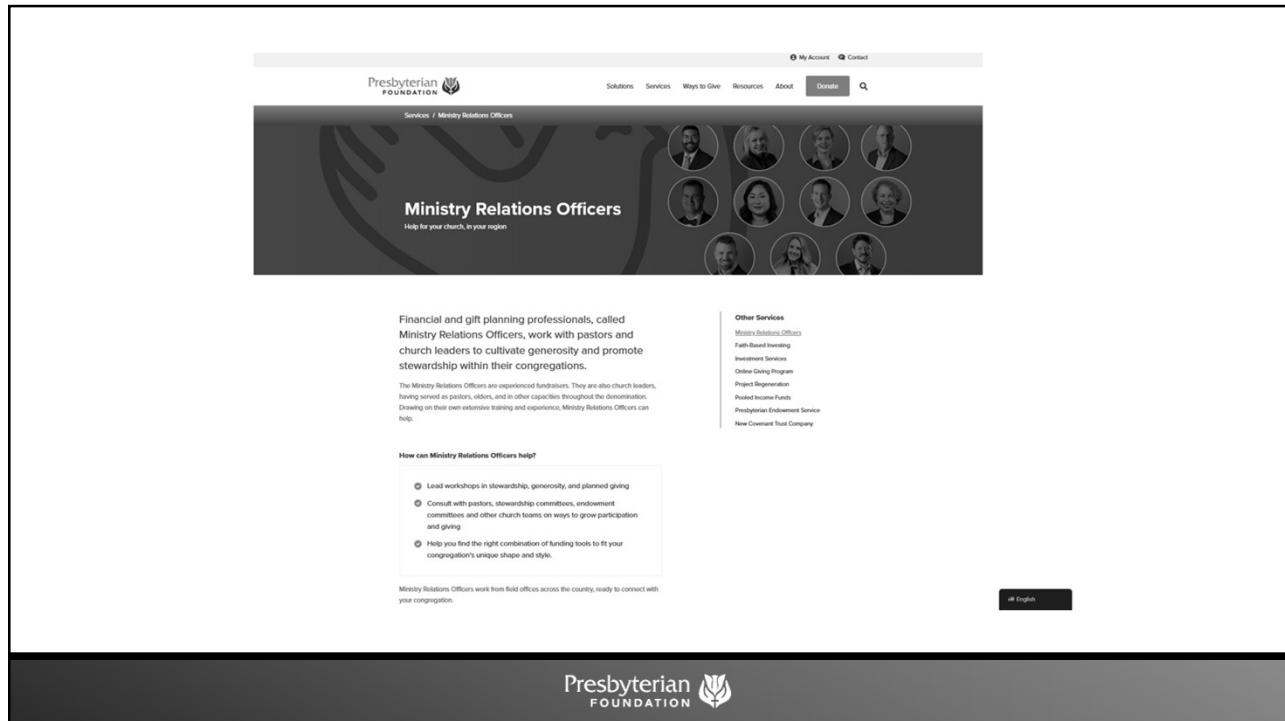
ENDOWMENT SERVICE Workbook

LEGACY

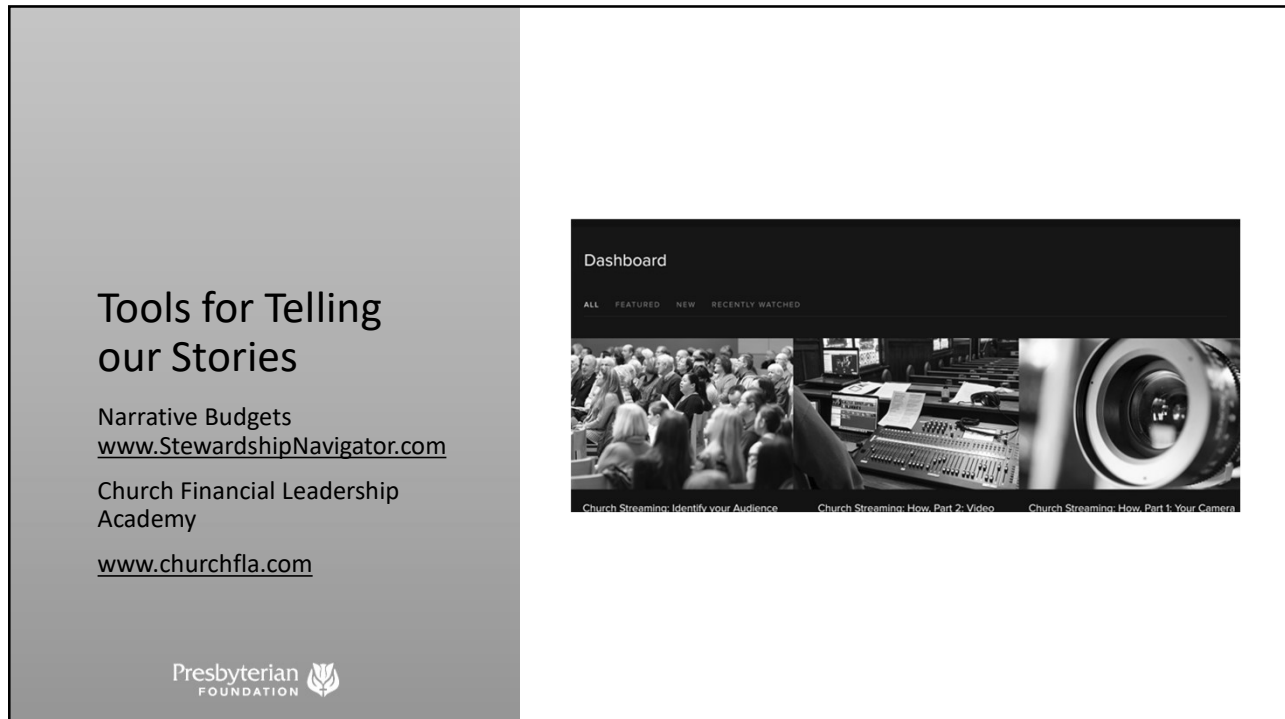
Leave a Legacy

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30



31



32

## Clinton Presbyterian Church

### Narrative Budget 2025

*Your generosity of time, talent and energy over the last year has made possible so many glimpses*

**Our new Director of Children, Youth and Family Ministries joined us so July** having so many children and youth active in the life of a mainline church is not the norm - it is truly a blessing! Mindful of that richness and wanting to invest more fully in the faith development of these kids and their families, our search for staffing support led us to Vanna Stevenson. Her love for Jesus, for kids and teens is clear and her infectious energy and enthusiasm has already been a gift to us.

**Welcoming Chaps, Christian and Jean Lee**  
In partnership with other faith communities in the area we were able to resettle these friends in the USA, after they had spent over 25 years in a refugee camp in Botswana. April 17 marked the beginning of a new chapter in their lives. Your kindness has been instrumental in helping them establish a new home in Hudson County. Beyond your generous financial support, you have demonstrated your compassion in tangible ways - providing furniture, meals and rides and more. Our CPC representatives in the Welcome Circle have led the way in showing us what it means for Christians to become as family to one another, accompanying our friends to job interviews, medical appointments, ESL lessons.

**A growing presence in the community**  
We're engaged with our community in both familiar and innovative ways. All Miller, our Office and Communications Manager, has leveraged her considerable skills to enhance our outreach, making CPC's message clearer and more effective through publications and a strengthened online presence. Our annual Truck and Treat event once again became the highlight of Halloween in Clinton, delighting countless visitors, artists, processors, and more with thousands of pieces of candy. Over 300 people gathered for our Live History, bringing the Christmas story to life in a vibrant new way while gift boxes headed to our first annual Blessing of the Animals Service in the Fall. We took the good news about CPC to Main Street during the First Art in Bloom event in the Spring and recently, 90 CPCers took to the streets during our Day of Service.

**Our church family is thriving!**  
Since last fall our church has grown by over 42 feet as we have welcomed 21 new members (and their 13 children) into the family. How amazing is that! We have also had the privilege of baptizing 6 babies and 4 older children and we have promised to walk with them as they follow after Jesus. Average worship attendance this summer

### Funding our Ministry

Total projected expenses for ministry at CPC in 2025 are \$510,766. CPC income comes from various people and places including non-pledged offerings from visitors and friends, preschool tuition, building use fees and endowment dividends.

However, pledged commitments from our church family are the primary and only predictable way in which we are able to fund all that God has called us to do. Our pledged giving goal for this year is **\$320,000**, which represents a **5% increase over 2024**. We are asking for more because CPC is a growing church. Good things are happening here and we hope that you will feel called to contribute not only your time and talent but also your treasure in support of this work.

To help you determine a level of giving which feels financially significant to you, please refer to the chart below as a guide.

Annual Income	2% Annual Pledge	3% Annual Pledge	5% Annual Pledge	10% Annual Pledge	15% Annual Pledge
\$30,000	\$600	\$900	\$1,500	\$3,000	\$4,500
\$40,000	\$800	\$1,200	\$2,000	\$4,000	\$6,000
\$50,000	\$1,000	\$1,500	\$2,500	\$5,000	\$7,500
\$75,000	\$1,500	\$2,250	\$3,750	\$7,500	\$11,250
\$100,000	\$2,000	\$3,000	\$5,000	\$10,000	\$15,000
\$150,000	\$3,000	\$4,500	\$7,500	\$15,000	\$22,500

*When you support our church financially, dollars become ministry and through ministry we know that God changes lives.*

If you've pledged before, we invite you to consider increasing your commitment for 2025. If you have not pledged before we encourage you to make your first time pledge to CPC this year. If everyone were to make a commitment we could not only reach our goal, but exceed it and eliminate the projected deficit.

**How to Give**  
To make a pledge:  
• Make your pledge online here.  
• Email a pledge card and mail it to the church office (91 Center Street, Clinton, NJ 08809) or place it in the offering plate on Sunday mornings.

**On Sunday, October 27, we will dedicate all of our commitments for the coming year as part of our worship service, giving thanks to God for all the good gifts we have been given.**

CPC welcomes gifts of stock or donations of your Required Minimum Distribution (RMD) if you would like to consider donating in one of these ways please reach out to any members of our Operations team for more information.

# Sample Narrative Budget

33

# Budgeting Tools

### Line-Item Budget

- Accounting Tool
- Doesn't show how money is being invested in ministry
- Doesn't show how volunteer time and talents are impacting the church
- Should be used by the session

vs.


### Narrative Budget

- Visioning and Story-telling Tool
- Shows the programs of the church having a positive impact
- Inspires and helps us see our gifts are really making a difference
- Help us to reframe finances to be about ministry

34

17

# Parting Thought



You will be enriched in every way for your great generosity, which will produce thanksgiving to God.

2 Corinthians  
9:11

35



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36

