

The Narrative Budget: A Workbook for Writing Your Parish's Sacred Story



“If you are eager to give, God will accept your gift on the basis of what you have to give, not on what you don't have” (2 Corinthians 8:12).

Stewardship Development Department
Diocese of Toronto
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Table of Contents

Your Parish's Sacred Story.....	3
Why Practice Stewardship?	5
Writing Your Story of Mission & Ministry.....	7
Sample 1 – Checklist for Each Ministry Area.....	8
Sample 2 – Volunteer Participation Worksheet	9
Allocating Gifts to Each Ministry	10
Guidelines for Giving – A Theological Perspective	13
Sample 3 – Proportionate Giving Worksheet	15
Sample 4 – A Narrative Budget Template	16
Frequently Asked Questions.....	28
Scripture References	32
Helpful Resources.....	34
Acknowledgements.....	37

Your Parish's Sacred Story

As a parish we come together each week to celebrate the Good News of the Gospel of Jesus Christ. This transformative story has touched the lives of countless people over two millennia. It is a story that speaks of profound generosity, and it challenges us to live out our own lives in response to God's abundance. Each of our faith communities has a story to tell about how it responds in thanksgiving to the call to serve God's people. It is a story that includes worship, fellowship, evangelism, faith development, outreach and pastoral care. This workbook is a resource to help faith communities tell that sacred story through narrative budgeting.

A narrative budget shows the purposes and goals of the congregation and focuses attention on mission and ministry. Churchwardens and stewardship volunteers need an effective tool to show church members how their giving supports mission. Too often the only tool they have is a line-item budget to use for this purpose. A line-item budget is effective in keeping track of income and expenses but it reveals little about how a congregation's mission is funded.

A narrative budget shows what ministries were supported by the previous year's offerings and also how the leadership is budgeting resources to carry out the congregation's mission. It helps to demonstrate accountability to the members of the parish. Accountability inspires trust which in turn inspires commitment. When members see that the ministries they make possible are continuing Christ's work in the world, it encourages them to increase their offerings.

The narrative budget reminds the congregation that its leadership manages all the ministry resources. Some expenditures in church budgets – such as salaries and utilities – are commonly considered as fixed, contracted expenses. The congregation may see these “fixed” expenditures as overhead expenses and identify “real” ministries with expenditures for church school supplies and various social programmes. A narrative budget demonstrates that every budget expenditure affects ministry. The people give offerings to support the ministries of the church. Thus, each ministry helps to carry out the overall mission of the church.

The basic assumption behind narrative budgeting is that donors are reluctant to give money to operating budgets unless they have a clear indication of how their donation will have an impact on the lives of God's people through the ministry of the parish.

A good narrative budget should include information that:

- reflects your congregation's budget in descriptive terms
- helps members relate their giving to the congregation's ongoing mission
- articulates the mission and ministry that the dollar figures represent
- tells a story to be shared within your congregation and beyond
- serves as a stewardship resource for the parish
- can act as a planning tool for the congregation
- builds involvement and participation in the ministry of the church by identifying how all gifts of time, talent and treasure are being used
- shows members of the congregation how their giving supports ministry
- tells the story of this parish at this time and reflects the shared values of the congregation

Many parishes in the diocese of Toronto are producing narrative budgets on an annual basis because they bring the ministry of the church community to life. It is within the context of an intentional sacrificial giving or year-round stewardship education program that the true potential to increase giving can be maximized.

I want to thank several parishes for submitting narrative budget samples that helped shape this diocesan resource. These include: St. James, Orillia; St. John, Peterborough; St. John, York Mills, St. Luke, Price's Corners, St. Peter, Erindale; and Church of the Redeemer. From time to time I will make reference to portions of their narrative budgets in this workbook. Website addresses connecting to these samples can be found in the resource section.

May God bless our clergy and lay members as we continue our journey of faith and seek to enrich ministry in our communities.

Peter Misiaszek, CFRE
Director of Stewardship Development

Why Practice Stewardship?

Our understanding of stewardship as a way of life is based in scripture. The first chapter of Genesis tells us that God created all things, and created us to be the stewards of all creation. Being good stewards involves protecting our environment, as well as being concerned about the welfare of our fellow human beings. As stewards, we recognise that everything we have is a gift from God. We are responsible to tend our gifts, to nurture them and then to share their abundance with all.

“We need to get our priorities straight and be faithful to what has been entrusted to us. We are to make sure that wealth and material possessions always remain a means of serving God and never become ends in themselves.” (The Rev. Dr. John H. Westerhoff, “Grateful and Generous Hearts,” 1997)

The Reverend Dr. John H. Westerhoff, a noted scholar and priest from Atlanta, writes: “stewardship is the way to spiritual health and maturity, but for stewardship to have a chance we must begin with a serious spiritual question: What do we owe to God for the free gift of life and its accompanying benefits? The answer, of course, is everything.”

To be true stewards we must gladly share with others our time, our talent and our treasure. The lesson of scripture is not to be viewed in isolation from our daily lives. Scripture provides a real and complete guideline to living our daily lives as followers of Jesus Christ, “Love the Lord your God with all your heart, and with all your soul, and with all your mind and with all your strength... and you shall love your neighbour as yourself” (Mark 12:30-31).

Christ’s life and teachings are the model for stewardship. “For to this you have been called, because Christ also suffered for you, leaving you an example, that you should follow in his steps” (1 Peter 2:21). Embracing a life of Christian stewardship is the way we offer thanks to God for what God is already doing for us.

Our Baptismal Covenant

The practice of stewardship manifests itself in our daily lives through the Baptismal Covenant. In the Rite of Baptism, we profess our faith and reply affirmatively to the following statements:

- Will you continue in the apostles’ teaching and fellowship, in the breaking of bread, and in the prayers?
- Will you persevere in resisting evil and, whenever you fall into sin, repent and return to the Lord?
- Will you proclaim by word and example the good news of God in Christ?
- Will you seek and serve Christ in all persons, loving your neighbour as yourself?
- Will you strive for justice and peace among all people, and respect the dignity of every human being?

(Book of Alternative Services, p. 159)

The commitment we make at Baptism is not merely a statement of belief but is also a call to action. It recalls the teaching: “If a brother or sister is ill-clad and in lack of daily food, and one of you says to them, Go in peace, be warmed and filled, without giving them the things needed for the body, what does it profit? So faith by itself, if it has no works, is dead.” (James 2:15-17).

In the breaking of bread and sharing of fellowship with one another we recognise the temporal needs of our faith community. Our response is to ensure that our parish has the human and financial resources necessary to support vibrant ministry – ensuring a sound physical structure, strong and capable volunteer leadership, outreach programs, Christian education, hospitality, youth ministry and

music – in addition to providing all parish staff, including clergy, with equitable and fair compensation for their work. The practice and teaching of stewardship education becomes vital to help us understand why we give joyfully.

We resist evil by inclining our hearts to follow God's commandments and to be examples of Christ in our world today. In thought, word and action we seek justice, practice tolerance and celebrate the diversity that is found within our church and society. It means reaching out to those who are different from us and welcoming them to the table of Christ.

The good news as found in Holy Scripture guides and nourishes us on our faith journey. The way we live gives testimony to our belief that our God is a God of salvation and mercy. We are mindful of the need to feed the hungry, give drink to those who thirst, welcome the stranger, clothe the naked, care for the sick and visit those imprisoned (Matthew 26: 35-36). As stewards, we live to give hope to others.

Loving our neighbour as ourselves acknowledges that we have a responsibility beyond our own interests. In his Sermon on the Mount, Jesus challenges his followers to become "other" centred. We are a Christian community endowed with many wonderful blessings. In gratitude, our faith obliges us to share what we have received with those less fortunate and those on the margins of society.

As we strive for justice and peace among all peoples we seek to create the world as Christ himself envisioned it: a world where people freely give without expecting in return and give in abundance because of the joy that is experienced in giving. In living the life of a joyful steward we can then proclaim that "it is more blessed to give than to receive." (Acts 20:35).

Stewardship as an Expression of Faith

Practicing stewardship intimately ties us to who we are as a Christian people. Stewardship is an expression of faith. It is not simply the church's way of raising money; rather, it is a spiritual discipline that encompasses our very being as Christians. It is a radical departure from our secular understanding of charity where we give to an external need. Instead, as stewards, we are motivated to give because it is something we internally need to do; it is intrinsic to our very understanding of what it means to be fully human. Giving is not predicated on a certain act, nor is it something we do just because it is convenient. Our vocation as a Christian is that we give freely and in great generosity "for God loves a cheerful giver" (2 Corinthians 9:7). Recognising that God actually gave us everything we have "in trust", we, in turn, share the gifts that we have been given.

Writing Your Story of Mission & Ministry

Narrative budgeting's true merit is that it transforms the necessary line-item budget from mere figures into the story of mission and ministry in your community.

The first step is to evaluate the various ministries in the parish and then assign all anticipated expenses to one of six key areas of ministry. Typically these program areas include:

- Worship
- Pastoral Care
- Community Outreach
- Education & Faith Development
- Evangelism
- Fellowship

None of these program areas are “carved in stone”, so to speak. From parish to parish certain ministries are emphasized over others. For some, special attention might be paid to youth ministry while others might give particular energy to international aid and development. In both case these can find a place somewhere among the broad program areas listed above. The choice ultimately remains with the parish.

What you will never find in a narrative budget is the category “administration.” The intent of any good narrative budget is to reflect those typically administrative functions across program lines. Therefore the parish priest's own salary, for example, is divided among all areas. This adds value to their work and better reflects the breadth of talents that are required in the ministry of service to others.

Once the six categories have been identified, the parish community is invited to contribute to the creation of the narrative budget. People involved include:

- The treasurer, finance committee and envelope secretary provide financial data
- Parish committees can assist by writing a narrative story of their work
- Members of the staff team, including the incumbent, need to keep a diary to show how they use their time over the course of an average month and then allocate their time across the six categories
- Members of the congregation can share “testimonials” of how ministry in the parish has impacted them
- Those with a flare for writing can compile stories that reflect the institutional memory of the parish – poetry from young people and photographs might be included to enhance the presentation of the budget

In some cases it may not be clear how to allocate the time, talent and treasure required by the parish in support of the ministry areas. While it may be easy to allocate the resources of Sunday School Ministry into Education & Faith Development it is less obvious where to put stewardship or how to segment the salary of the parish priest.

The following checklist and worksheet might be helpful to parish stewardship committees.

Sample 1 – Checklist for each Ministry Area

1. Description of this ministry:
2. Activities related to this ministry (talent):
3. Biblical quotation which draws this ministry to the mission of the church:
4. Dollar figure (treasure):
5. Percentage of the total budget:
6. Number of volunteers:
7. Number of volunteer hours (time):
8. With more we could enhance this ministry by...

Sample 2 – Volunteer Participation Worksheet

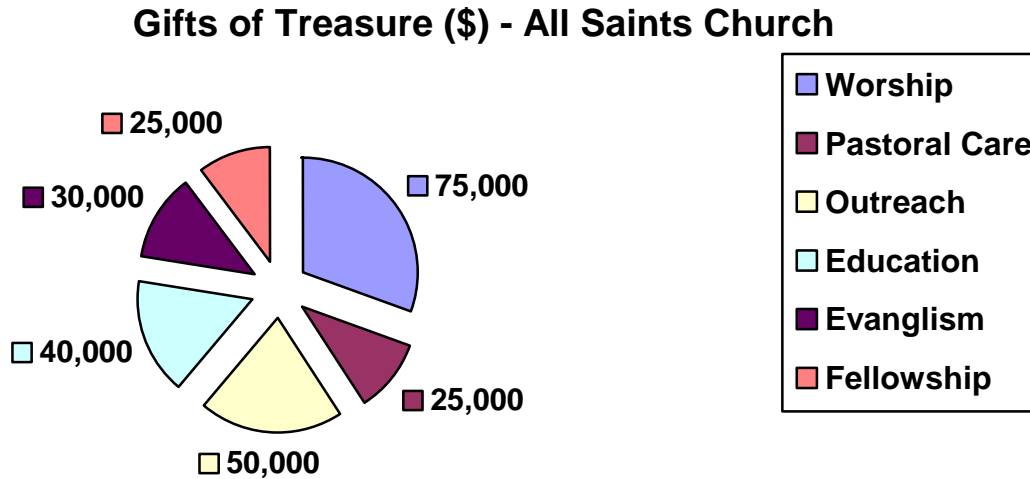
Group	# of People	Hours per Month	“People Hours”	% of Total “People Hours”

Group	# of People	Hours per Month	“People Hours”	% of Total “People Hours”
Bible Study	10	3	30	10
Worship	50	4	200	66
Church School	15	4	60	20
Food bank	5	2	10	4
TOTAL			300	100

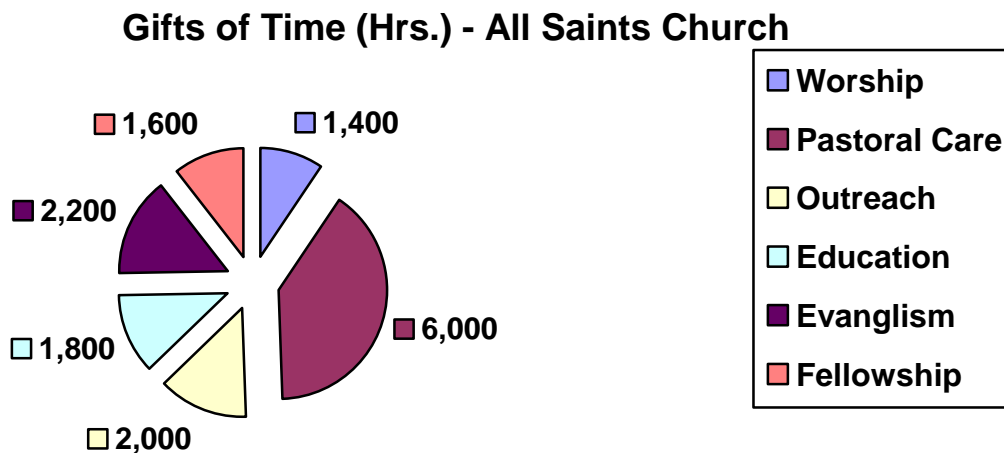
Allocating Gifts to Each Ministry

Writing a narrative budget is an art, not a science. For many it is often difficult to determine how the priest's salary should be divided across the six program areas. Precision is less important than providing a reasonable snapshot of how resources are used in the parish. While the allocation of time, talent and treasure might be challenging the first time a parish develops a narrative budget, with each subsequent year the process will become easier and more familiar.

The pie chart below is a reasonable sample of how a parish with an annual budget of \$245,000 might divide its gifts of treasure among the six ministry areas.



Similarly, a parish that devotes 15,000 hours of volunteer time a year might divide their gifts in the following manner:



By illustrating in chart format how our gifts are used we can see the tremendous breadth of resources and energy that are devoted to running a parish – a picture that is often underrepresented in a line-item budget. All our parishes, even those which believe they are too small, can benefit by producing narrative budgets as they help everyone understand the contribution that the church is making in the lives of its members and of those who have no connection to the church at all but still benefit from its ministry.

Once gifts of treasure and time are appropriately allocated, it is time for parishes to present an even broader picture of how ministry works in the parish. This is where they tell the story in literary form, including pictures and personal testimonies.

The 2007 narrative budget for St. Luke's, Prices Corners for example describes their outreach in the following way:

“The people of St. Luke's live out our baptismal vows ‘to seek and serve Christ in all persons’ in a variety of ways. We engage in outreach projects that are local, diocesan and global in focus. We provide such things as food, clothing, toys and money.

Projects we have supported in 2006 include:

- Anglican Church Army
- Couchiching Jubilee House
- FaithWorks
- Gospel Fest
- Hospice Orillia
- Lighthouse Christian Ministries
- Sleeping Children around the World
- Operation Christmas Child
- PWRDF
- Salvation Army
- Sharing Place
- Synod allotment to support the ministry of the diocese
- Youth Parent Program at Park Street CI”

The narrative might also be expanded to include details of each of these programs to help people understand how each works and why the parish has made a commitment to them.

A parish might also choose to illustrate ministry from a more “active” point of view – emphasizing what they hope to accomplish as opposed to what they are currently doing. In presenting a narrative budget in this format a parish focuses attention more precisely on how future gifts will be used. For example, the 2009 narrative budget of St. James, Orillia describes how they hope to focus their energies on Worship in the following way:

“Worship Ministry Goals:

- Within 1 year to have increased choir membership and ongoing communication between choir and congregation.
- Within 3 years to have in place recruitment, training, support for servers, intercessors, lay administrators, sides people, readers, altar guild, etc.

- Within I year to develop and upgrade audiovisual resources to best serve the needs of the congregation.
- Over the next 5 years to enhance and develop the quality of music at St. James”

A Year in the Life of...

There are other ingenious ways that parishes use to illustrate the extent of their ministry. Here is a sample of how St. Peter’s, Erindale chose to provide a brief “snapshot in time” of life in the parish in their 2006 Narrative Budget:

Vital Statistics (A sampling of a year in the Life of St. Peter’s)

Average weekly attendance	333
Baptisms	31
Weddings	12
Funerals	19
New families joined	20
<i>MagnifiCart</i> shuttle trips	535
Christmas families	27
Drop-in visitors	300
 Cups of coffee	 countless

Parishes are encouraged to be creative in presenting information about their church. Even though a narrative budget is used to show how offerings support ministry, it can also be a showcase to allow newcomers and congregants alike to see the richness and diversity of human experience in your church. It may be one of the best marketing tools your parish develops each year.

Guidelines for Giving – A Theological Perspective

Many Christians support their churches and clergy with monetary contributions of one kind or another. Frequently this is called tithing whether or not it follows the ten percent rule of the Old Testament. As tithing was an ingrained Jewish custom by the time of Jesus, no specific command to tithe per se is found in the New Testament.

The absence of a command for tithing does not relieve Christians of the responsibility to give. Rather, Christians are held to a higher law of stewardship which acknowledges that everything we have is a gift from God (Matthew 19:21). The Bible specifies two main reasons for Christian giving:

First, Christians should provide for the needs of fellow Christians who are experiencing financial hardships. For example, while Barnabas and Saul were ministering in Antioch, there was a severe famine in Judea. Members of the community decided that each of them would send whatever they could to help their fellow believers in Judea. They collected the offerings and sent the money to the church elders by Barnabas and Saul (Acts 11:27-30).

Later in Paul's ministry, he gave instruction to other churches that they also should give to the poor in Jerusalem. He wrote, "Now concerning the contribution for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that contributions need not be made when I come." (1 Corinthians 16:1-2).

In his letter to the Romans, Paul tells of another example of generosity among believers, "For Macedonia and Acha'ia have been pleased to make some contribution for the poor among the saints at Jerusalem" (Romans 15:26). Today's Christians are called to follow these examples and provide for the needs of our brothers and sisters in Christ who are in financial distress.

A second reason for Christian giving is to support Christian leaders. Paul wrote to the Corinthians that, "those who proclaim the gospel should get their living by the gospel" (1 Corinthians 9:14). To the Galatians, he wrote: "Let him who is taught the word share all good things with him who teaches" (Galatians 6:6). Note that these Christians were encouraged to support those who lead them both in their local community and beyond.

The final question remains; how much should Christians give? "Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7). No set amount or percentage of income is dictated, rather, "for if the readiness is there, it is acceptable according to what a man has, not according to what he has not" (2 Corinthians 8:12).

In summary, Christians are not restricted in their giving to the Old Testament understanding of tithing. Instead they are to be challenged by New Testament guidelines which describe giving as:

- Proportional to one's income (1 Corinthians 16:2; 2 Corinthians 8:12)
- Consistent (1 Corinthians 16:2)
- Sacrificial (Mark 12:43-44; 2 Corinthians 8:2-3)
- Cheerful (2 Corinthians 9:7)

Christians should live open-handed and generously, acknowledging that they are merely stewards of God's creation and that all things come from God.

It is helpful to have some sort of clarity about a standard of giving. Those who are being introduced to sacrificial giving for the first time might consider donating one hour's pay per week to church and a similar amount to charity. Those who are retired can be encouraged to consider an hour's pay (2.5%) from their retirement income. This approach can have two very positive outcomes: First, it makes the work week and the work of our hands holy because our act of giving is intimately tied to how we earn a living. A blessing of sorts is given to our creative efforts made during the course of the week. Secondly, an hour's pay is simple and profound and it may increase with time to reflect our progress in life.

Those who may be unemployed or facing serious financial burdens could consider how they might give of their time and talent to the church on a weekly basis and regularly pray for the ministry of the Church. Everyone, regardless of income level, should be encouraged to give something. Even in our hardship we experience blessing.

Proportionate giving, while being theologically sound, is also of practical value. By giving in a planned, proportionate and sacrificial manner we can mitigate feelings of unease during difficult financial circumstances. As income declines, do so givings and vice versa. We should be cognizant however to increase our givings proportionately as our good fortune returns or increases. Too often donors neglect to increase their giving on an annual basis especially if they are enrolled in a parish-based preauthorized remittance program. And often it becomes more challenging to give with increased generosity as our wealth increases.

It is integral that proportionate giving be directly related to the narrative budget developed by a parish. This is because we should avoid talking about giving unless it is in the context of doing ministry. The narrative budget clearly relates how giving supports ministry. Its usage then is best when integrated with a sacrificial giving or year round stewardship education program.

Sample 3 - Proportionate Giving Worksheet

From the Old Testament we learn that the people were to give of their “first fruits.” The same principle applies to us today: to give the first fruits of our labours to God through the Church. We should also give in proportion to what God has given us. Some people use the “modern-day” tithe, 5% of all income, as a guide for their giving (2.5% to church and 2.5% to charity). Others use an hour’s earnings per week as their contribution. Each person must determine what is appropriate.

This worksheet offers a means of determining one’s present percentage level of pledged financial support for the local church and establishing a commitment for the coming year. It is not to be returned to the church. It is intended for personal use with prayerful consideration in the privacy of your home.

- To find your current level of local church support, divide your pledge by your current income for the same period.

	<u>Example:</u>	<u>Your figures:</u>
A. Current Income	\$ 40,000	\$ _____
B. Current Pledge	\$ 400	\$ _____
C. Current Percentage Level (Divide line B by line A)	<u>1.0%</u>	_____ %

- A financial commitment for the coming year might be based on one of the following options:

Modern Day Tithe

A. Expected Income	\$ 40,000	\$ _____
B. Tithe (2.5% church/2.5% charity)	<u>5%</u>	<u>5%</u>
C. New Commitment (Multiply line A by line B)	\$ 2,000	\$ _____

An Hour’s Wage

A. Weekly Income	\$ 800	\$ _____
B. Hours in Work Week	<u>40</u>	<u>40</u>
C. New Weekly Commitment (Divide line A by line B)	\$ 20	\$ _____

Narrative Budget Template

St. David by-the-Lake Anglican Church*

Keene, Ontario

Diocese of Toronto



We are Companions on the Journey

St. David's is known for its Christian witness, its outreach, its passion for good liturgy and welcoming hospitality. People gather faithfully in this sacred space to worship God, to be strengthened in community, and to be empowered for work in the world. Our Christian stewardship in this parish requires each of us to examine prayerfully our commitment of time, talent and treasure to this important ministry.

2009 Narrative Budget

(*Please note, this is a fictitious parish example)

Companions

... in Worship

... in Christian Education

... in Evangelism

... in Outreach

... in Fellowship

... Pastoral Care

THROUGH YOUR CHURCH

St. David by-the-Lake

“Now as you excel in everything -- in faith, in utterance, in knowledge, in all earnestness, and in your love for us -- see that you excel in this gracious work also.”

2 Cor. 8:7

We are Companions... in Worship

“Come let us sing unto the Lord and with our hearts rejoice in our salvation.”
Psalm 95

The Ministry of Word and Sacrament is central to our congregation’s witness in our parish. We are blessed with a beautiful building as our Church home and a rich heritage in our parish life. Music is an important component of our worship. We are developing a tradition of worship that is lively, inclusive and preaching that is relevant to our journey.

There are many opportunities for Worship...

Sunday	8:30 am	A quiet service of Holy Communion
	10:30 am	Service of Holy Communion with Music
Tuesday	9:00 am	Morning Prayer
Thursday	9:00 am	Holy Communion

This area of ministry includes:

- Liturgies designed to facilitate meaningful and relevant worship
- Thoughtful insight into God’s word, through homilies and presentations
- A secretary and many volunteers who prepare the weekly order of service
- Organization of those who read lessons, lead prayers, bring forth gifts, administer communion and serve as sides people at all services
- Maintenance of the building and property
- Priest and pastoral visitors who visit and bring communion to shut-ins
- An enthusiastic and committed choir
- Maintenance of the organ and other instruments

A new member of our congregation says...

“Last year I felt a need to reconnect with a sense of faith. I needed place that would welcome me without judgment. I found this at St. David’s. Here I feel welcome. It’s like coming home again.”

	Actual <u>2008</u>	Budget <u>2009</u>
Hours	1,290	1,400
Cost of ministry	\$48,500	\$53,000

We are Companions... in Christian Education

“Like newborn babes, long for the pure spiritual milk, that by it you may grow up to salvation.” 1 Peter 2:2

At St. David’s we believe growth in our knowledge of God and our faith is an essential aspect of life. Opportunities for education, fellowship, sharing and service provide the environment for the development of each person’s individual faith. Thus, we become better equipped to share our journey with others.

This area of ministry includes:

- A well equipped, competently staffed church school
- Special children’s events celebrating church festivals
- Participation in deanery-wide Christian Education Days
- Preparation for Baptism, Communion, Confirmation and Marriage
- Daily readings and meditation for personal use
- Weekly bible study and prayer group meetings
- Maintenance of the parish reading room and the purchase of new books
- Effective communication through our seasonal newsletter and the weekly order of service
- Parish Lenten retreat

A senior says...

“I have been a member of St. David for over forty years, but it is only since I have begun attending the weekly bible study has my knowledge of and appreciation of the faith really grown. Sunday liturgy is now more meaningful and powerful.”

A young family says....

“Though it is small, the Sunday school has really made a difference in the lives of our children. The volunteers are competent, caring and very knowledgeable.”

	Actual <u>2008</u>	Budget <u>2009</u>
Hours	1,000	1,075
Cost of ministry	\$22,300	\$24,700

We are Companions... in Evangelism

“Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit.” Matthew 28:19

At St. David’s we are passionate about the faith we share. We want our church and its members to be a visible and relevant example of God’s reconciling love and justice in the world. What goes on outside the walls of this church are more important than what goes on within them. We also want to provide opportunities for those who are here to grow in an understanding of what it means to be a Christian witness on the Journey.

This area of ministry includes:

- Welcoming new members and families and encouraging their involvement in the life of the parish
- Developing parish brochures and welcome packets
- After school home work club – a welcoming safe and secure place for children to gather after the bus has dropped them off
- Parish baseball and curling teams to be witnesses of faith in the community
- Providing rides to church
- Back to Church Sunday
- Via Media program
- Annual County letter drop
- Vacation Bible School

A single man says...

“I thought I was well grounded in my understanding of our faith until I was encouraged to attend the Via Media program. In all my years I never really probed myself to ask ‘why do I believe that’. Via Media has helped me connect with my Christian faith and better understand how the choices I make influence other people and outcomes outside of the church.”

	Actual <u>2008</u>	Budget <u>2009</u>
Hours	1,125	1,175
Cost of ministry	\$16,500	\$17,500

We are Companions... in Outreach

“For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.”

Matthew 25: 35-36

Following the example of Christ, we are a Church committed to serve and care for those who may not have any connection to our church at all. The people of St. David live out our baptismal covenant to “seek and serve Christ in all persons” in a variety of ways. We engage in outreach projects that are local, diocesan and global in focus; providing food, clothing, toys, money and many volunteers. St. David’s is committed to supporting the FaithWorks Appeal and sets an annual goal equivalent to 5% of our free-will offerings.

This area of ministry includes:

- Counseling for hurting people
- Providing facilities for Alcoholics Anonymous meetings
- Providing Christmas Dinner
- Support for FaithWorks
- Volunteer support for “Out of the Cold” in Lindsay
- Refugee Sponsorship
- Mooreland’s Camp
- Christmas Hamper and Shoebox Drive
- Primates World Relief and Development Fund
- Fellowship for seniors and shut-ins
- Clothing bank
- Chaplaincy at Soldier’s Memorial Hospital

A letter from Couchiching Jubilee House reads...

“Thank you to the people at St. David’s for your support and personal involvement with us at Couchiching Jubilee House. Because of you, we are able to support and build up the lives of women and their children who live with the fear of abuse.”

	Actual <u>2008</u>	Budget <u>2009</u>
Hours	1,300	1,325
Cost of ministry	\$16,000	\$18,700

We are Companions... in Pastoral Care

“As a shepherd seeks out his flock when some of his sheep have been scattered abroad, so will I seek out my sheep; and I will rescue them from all places where they have been scattered on a day of clouds and thick darkness.” Ezekiel 34:12

Pastoral care includes a variety of ministry activities. Often it entails being with people in the church office, their homes, hospitals, nursing homes, and jails – wherever people with special needs are to be found. It can be comprised of crisis management, counseling, encouraging, and offering practical assistance and comfort. More than anything else, it is bringing the person of Jesus Christ into the cares and concerns of people’s lives. Ongoing spiritual guidance and support are made available to all who are open to it in whatever circumstance.

This area of ministry includes:

- Regular visits to all parishioners
- Support and care in time of crisis, bereavement and need
- Clergy and lay visitation for those shut-in or hospitalized
- Counsel and direction on family, marital and vocational issues
- A listening ear on the telephone
- A secretary who can connect those in need to those who can help
- Training parishioners to minister to one another
- Coordination of Prayers of the People requests

A young mother says...

“Two year’s ago my father was diagnosed with terminal liver cancer. The initial shock was almost overwhelming. For many weeks a lay person from St. David’s visited my father, bringing him communion and spending time with him. In those difficult days, dad felt closer to Jesus than at any other time in his life. When he passed on, the parish priest still came to see us, just to see how we were doing.”

	Actual <u>2008</u>	Budget <u>2009</u>
Hours	1,450	1,550
Cost of ministry	\$13,300	\$14,500

We are Companions... in Fellowship

“And all who believed were together and had all things in common; and they sold their possessions and goods and distributed them to all, as any had need. And day by day, attending the temple together and breaking bread in their homes, they partook of food with glad and generous hearts, praising God and having favour with all the people.”

Acts 2: 44-47

This area of ministry includes:

- Sides people and Greeters at each service
- “Meet and Greet Social” after each service
- Special social times on special days and honouring special guests
- Volunteer recruitment, retention and recognition
- Implementation of Screening in Faith for all volunteers
- Regular publication of our parish newsletter
- A supervised nursery for Sunday services
- Telephone network to communicate with parish
- Various parish social activities: Christmas caroling, Shrove Tuesday, Resurrection Party, Autumnfest Corn roast, etc.
- Parish picnic
- Ecumenical activities
- Anglican Church Women and the Saturday Morning Men’s Group

A member of the Fellowship Committee says...

“Engaging people in the life of the parish is an important part of ministry. People need to feel a part of St. David’s if their spiritual journey is going to be fruitful. Our goal is to ensure that as many people as possible come out to our functions – not just the same group all the time.”

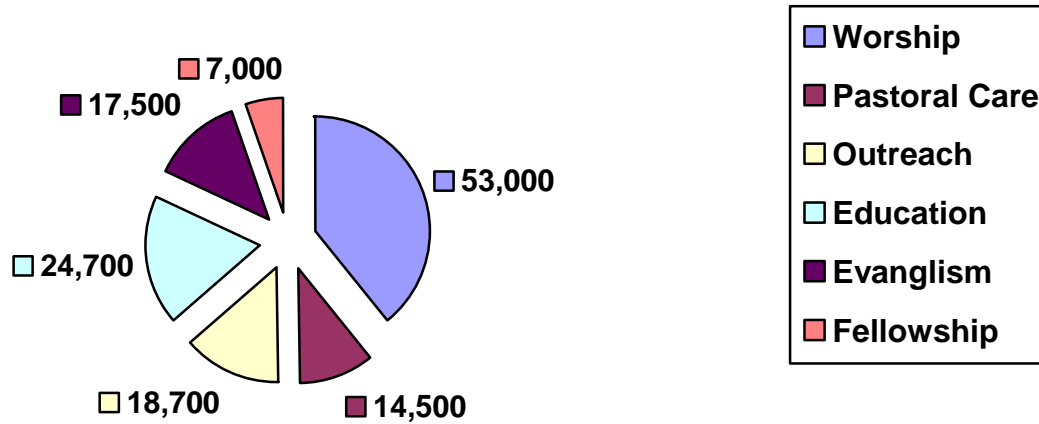
	Actual <u>2008</u>	Budget <u>2009</u>
Hours	2,200	2,400
Cost of ministry	\$7,000	\$7,000

A Year in the Life of St. David's - 2008

Average Weekly Attendance.....	117
Communion wafers consumed.....	6,085
Attendance at Back to Church Sunday.....	152
Regular Visits to Parishioners.....	50
Anthems Sung.....	61
Baptisms.....	6
Weddings.....	4
Funerals.....	4
New families joined.....	5
Cobs of Corn Consumed at Autumnfest.....	825
Christmas Hampers.....	24
Volunteer Hours Committed.....	8930
Full-time Equivalent of all Volunteer Hours...5	
Cups of Coffee served.....	countless

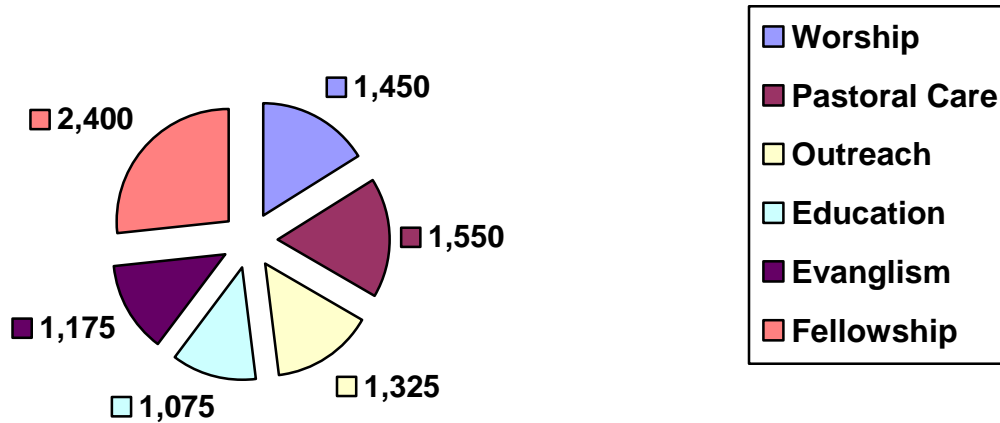
Where Our Treasure Goes

Gifts of Treasure 2009 (\$) - St. David's Church



Where Our Time and Talent Goes

Gifts of Time 2009 (Hrs.) - St. David's Church



Proportionate Giving Worksheet

From the Old Testament we learn that the people were to give of their “first fruits.” The same principle applies to us today: to give the first fruits of our labours to God through the Church. We should also give in proportion to what God has given us. Some people use the “modern-day” tithe, 5% of all income, as a guide for their giving (2.5% to church and 2.5% to charity). Others use an hour’s earnings as their contribution. Each person must determine what is appropriate.

This worksheet offers a means of determining one’s present percentage level of pledged financial support for the local church and establishing a commitment for the coming year. It is not to be returned to the church. It is intended for personal use with prayerful consideration in the privacy of your home.

- To find your current level of local church support, divide your pledge by your net income for the same period.

	<u>Example:</u>	<u>Your figures:</u>
A. Current Income	\$ 60,000	\$ _____
B. Current Pledge	\$ 600	\$ _____
C. Current Percentage Level (Divide line B by line A)	<u>1.0%</u>	_____ %

- A financial commitment for the coming year might be based on one of the following options:

Modern Day Tithe

A. Expected Income	\$ 60,000	\$ _____
B. Tithe (2.5% church/2.5% charity)	<u>5%</u>	<u>5%</u>
C. New Commitment (Multiply line A by line B)	\$ 3,000	\$ _____

An Hour’s Wage

A. Weekly Income	\$ 1200	\$ _____
B. Hours in Work Week	<u>40</u>	<u>40</u>
C. New Weekly Commitment (Divide line A by line B)	\$ 30	\$ _____

Current Giving at St. David

The parishioners of St. David's have always been generous in their commitment of time, talent and treasure to the service of ministry here.

In 2008, a total of 107 givers contributed \$123,600. An additional \$15,000 was generated through rental income for a total of \$138,600.

The average gift per giver is \$1,155 – above the diocesan average of \$1,000. Thank you for your sacrificial offering. Together we also committed nearly 9,000 hours in volunteer time and talent. As a percentage of our family income, we gave 1.4% to the ministry of St. David's. The diocesan best practice is to aim for givings equivalent to 2.0% of our family income.

If we were to achieve this best practice amount, St. David's could initiate the following ministries:

- Hire a parish nurse
- Provide additional resources for our choir
- Upgrade rest room facilities on the ground level of the church
- Make the back entrance wheel chair accessible
- Purchase two acres of property and create a memorial forest dedicated to our loved ones
- Establish a legacy fund to support important ministry in the years to come

Giving

“What, Giving Again?”
 I asked in a daze,
 “And must I keep giving,
 and giving, always?”
 “Oh, No,” said the angel
 whose eyes pierced me through:
 “Just stop when the saviour
 Stops giving to you!”

Anonymous

Frequently Asked Questions

Q: Why do we need to write a Narrative Budget?

A: The stewardship committee and churchwardens need an effective tool for showing church members how their giving supports mission. Too often, they have only the church's line-item budget to use for this purpose. Although a line-item budget keeps track of church income and expenses, it reveals little about how a congregation's mission is funded. However, a narrative budget shows the purposes and goals of the congregation and focuses attention on mission and ministry.

Q: Who writes the Narrative Budget?

A: People involved include: the treasurer, finance committee and envelope secretary provide financial data. Committees can assist by writing a narrative story of their work. Members of the staff team, including the Incumbent, need to diarize how they use their time over the course of an average month and then allocate their time across the six categories. Members of the congregation can share "testimonials" of how ministry in the parish has impacted them. And those with a flare for writing can compile stories that reflect the institutional memory of the parish – poetry from young people and photographs might be included to enhance the presentation of the budget.

Q: What program areas are best used to capture the breadth of ministry in a parish?

A: Typically these program areas include: Worship; Pastoral Care; Community Outreach; Education & Faith Development; Evangelism; and Fellowship. From parish to parish certain ministries are emphasized over others. For some special attention might be paid to youth ministry while others might place particular energy in international aid and development. In both cases however, they can find a home somewhere among the broad categories already outlined. The choice ultimately remains with the parish.

Q: When is the best time to hold a Sacrificial Giving campaign?

A: This is dependant on the normal calendar of events in the parish although the autumn is probably the best time as it gives parishes the opportunity to budget priorities in time for their annual vestry meetings.

Q: Do we need to establish a committee?

A: Ideally every parish should have a stewardship committee given the task of organising an annual pledge drive. In their absence, two or three people should be able to put things together. All you really need is someone to develop a good narrative budget, ensure that bulletin announcements are submitted to the office secretary in time, correspondence is appropriately assembled and posted and someone (a husband and wife team if you like) from the congregation who will present a lay witness talk.

Q: How much of an increase in annual revenue will this campaign realize?

A: The results vary on the dedication to following the campaign outline although most parishes experience a 15%-30% increase in their annual offertory collection in their first year. Of course, sacrificial giving is not something that is done once and then forgotten about. It has to become part of the yearly cycle. Repetition is the key to changing old behaviours. Parishes might also consider expanding the program to include a year-round stewardship education component. Time and talent are important elements in the stewardship equation and they should not be overlooked lest we be accused of being too preoccupied with stewarding our congregation's gift of treasure.

Q: What is an appropriate standard for giving?

A: Again this varies. The key is to be proportional, sacrificial, and planned in our decision-making. Only through thoughtful prayer and discussion among family members can a household determine what level is appropriate for them. It is helpful to have some sort of clarity about a standard of giving. Those who are being introduced to sacrificial giving for the first time might consider donating one hour's pay per week to church and a similar amount to charity. Those who are retired can be encouraged to consider an hour's pay (2.5%) from their retirement income. For those who are unemployed or in serious financial difficulties it is recommended that they consider how they might give of their time and talent to the church on a weekly basis and regularly pray for the ministry of the church. Everyone, regardless of income level, should be encouraged to give something.

Q: How much do Anglicans typically give to their church?

A: Unfortunately, a proper orientation to sacrificial giving has often been avoided in our church resulting in giving levels that are comparably lower than other mainstream Protestant traditions. Average annual giving levels in the Diocese of Toronto are around 1.2% of gross family income.

Q: What is the 2% solution?

A: Two percent is a benchmark that the Stewardship Development Department has established as an indication of overall financial health in a parish. Generally speaking, average annual giving of 2% represents financial freedom for most of our parishes and opens the door to incredible ministry potential. With 2%, our parishes could cover all their operating expenses and fund new and diverse ministry. The necessity for capital campaigns would be minimised because reserve funds and endowments would be so commonplace that we could make necessary repairs and capital upgrades as the need arose. The goal – though not without its challenges – is actually quite clear: an hour's pay from each of our givers. This is why an hour's pay is such an attractive metaphor for any sacrificial giving initiative.

Q: What is Pre-Authorized Remittance and why is it so advantageous to the church?

A: Pre-Authorized Remittance (PAR) is a simple way to make regular offerings to your parish through either your chequing account or credit card. It represents a very deliberate and planned approach to **x** annual giving and ensures that your parish receives the funds it needs to support ongoing ministry even when you might be absent from church. The Diocese of

Toronto encourages parishes to use the Pre-Authorized Remittance program operated through the United Church of Canada. For more information call (416) 231-5931 x3050 or visit <http://www.united-church.ca/par>.

Q: How can I encourage 100% participation on PAR?

A: The greatest obstacle to giving is fear. So why not try a little test, a 90-day test. In Malachi 3:10, God invites people to “test Him” in the matter of giving. Therefore we encourage people to try a 90-day test. After making a proportionate commitment of perhaps 2%, challenge each giver to set aside half (1%) to give through PAR and the other half (1%) through regular envelope giving. This will have the immediate impact of providing a sense of security for wardens and treasurers because they know right off the top what the minimum givings will be, and the incumbent will probably sleep better as well. Watch and see how God works in your life. If you regret the decision, then discontinue the test. However, if you experience a deeper relationship with God by giving of your first fruits, joyfully commit the full amount through PAR.

Q: Who is the ideal candidate to give a lay witness talk?

A: Ideally someone who demonstrates a strong commitment to the mission of the church as evidenced by their actions. The important thing is to identify someone who is a leader in the parish and someone who gives generously on all levels. The power of one’s peers can be enormous. People respond very positively when they are able to relate to someone who is from within their own ranks.

Q: Why is tithing considered the “gold standard” of giving?

A: Aside from the fact that tithing is biblical, as a measure of generosity it requires significant effort to achieve. Interestingly enough I hear much discussion from parish groups that tithing is an unachievable standard. I still maintain it is the trophy to be pursued although for most, increasing their current giving to an hour’s pay is a significant accomplishment.

Q: Isn’t it okay to just give time and talent?

A: The sacrifice of Jesus on the cross is the ultimate example of self-sacrifice. Jesus gave everything He had for our salvation and He gave it freely. To give ourselves completely to God means offering everything we have. The parable of the widow’s mite is a strong example of how we are to commit ourselves completely to God – to trust Him unequivocally. Yes, we are to give our time and our talent, but we are to give our treasure as well. Sacrificial giving is ultimately about surrender and this includes our financial wealth as well.

Q: Should I give from my net or gross salary?

A: Pray and ask God what to do. If God prompts you to give from the gross amount, go ahead and do this, trusting God with the results. If you are uneasy about this, begin giving from the net amount for a few months and see what happens. After a few months, if you experience God’s creative care in your life, then begin to give from your gross income.

Q: What if some people don't respond to our efforts?

A: Inevitably you will encounter detractors who believe that the church is expecting too much from them. Jesus had many detractors, but that did not force him off course. Sacrificial giving should be encouraged precisely because you will experience detractors. If we give way to the few who object to our efforts then we are denying the broader community the opportunity to learn about true generosity. We are also limiting the opportunity to build vibrant and healthy faith communities.

Q: What can the Incumbent do to keep the stewardship spirit alive year-round?

A: Each Incumbent should strive to give a stewardship sermon at least once every three months. This will help orient the parish to thinking about sacrificial giving as a year-round effort and will mitigate criticism that stewardship is only equated with money.

Scripture References

Old Testament

- Deuteronomy 15:11 For the poor will never cease out of the land; therefore I command you, You shall open wide your hand to your brother, to the needy and to the poor, in the land.
- Deuteronomy 16:17 Every man shall give as he is able, according to the blessing of the LORD your God which he has given you.
- Proverbs 3:9-10 Honour the LORD with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.
- Proverbs 11:25 Those who confer benefits will be amply enriched, and those who refresh others will themselves be refreshed.
- Sirach 35:9-10 With every gift show a cheerful face, and dedicate your tithe with gladness. Give to the Most High as he has given, and as generously as your hand has found.

New Testament

- Matthew 5:1-12 Blessed are the poor... (the Beatitudes)
- Matthew 6:19-20 Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven, where moth and rust do not destroy and robbers cannot break in and steal.
- Matthew 10:42 You can be sure that whoever gives even a drink of cold water to one of the least of my followers, will certainly receive a reward.
- Matthew 16:27 He will repay each man according to his deeds.
- Matthew 22:37 You shall love the LORD your God... You shall love your neighbour as yourself.
- Matthew 25:40 I tell you, whenever you did this for one of the least important of my followers, you did it for me.
- Mark 10:21 Sell all you have and give the money to the poor and you will have riches in heaven.
- Mark 12:44 For the others put in what they had to spare of their riches, but she, poor as she is, put in all she had.

- Luke 3:11 Whoever has two shirts must give one to those who had none, and whoever has food must share it.
- Luke 6:38 Give to others, and God will give to you...The measure you use for others is the one that God will use for you.
- Luke 12:34 For your heart will always be where your riches are.
- Luke 12:48 Much is required of the person to whom much is given; much more is required from the person to whom more is given.
- Luke 14:33 None of you can be my disciples unless you give up everything you have.
- Luke 16:13 You cannot serve both God and money.
- Luke 18:25 It is much harder for a rich person to enter the Kingdom of God than for a camel to pass through the eye of a needle.
- John 9:4 As long as it is day, we must keep on doing the work of Him who sent me.
- John 12:26 My Father will honour anyone who serves me.
- John 15:12 Love one another, just as I have loved you.
- John 21:15-16 Jesus said "take care of my lambs...take care of my sheep."
- Acts 2:44 Those who believed shared all things in common.
- Acts 20:35 There is more happiness in giving than in receiving.
- 2 Corinthians 8:2 They have been severely tested by the troubles they went through; but their joy was so great that they were extremely generous in their giving, even though they are very poor.
- 2 Corinthians 9:7 Everyone must give according to what they have inwardly decided; not sadly, not grudgingly, for God loves a cheerful giver.
- 2 Corinthians 9:8 God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause.
- 1 Timothy 6:18 Command them to do good, to be rich in good works, to be generous and ready to share with others.
- Hebrews 13:16 Do not forget to do good and to help one another, because these are the sacrifices that please God.
- James 2:15 Suppose a brother or sister who needs clothes and doesn't have enough to eat...what good is there... if you don't give them the necessities of life?

Helpful Resources

The network of stewardship information is vast and ever increasing. We are fortunate to be able to share with others, and they with us, resources that help support our important work. Churches of all denominations have an interest in promoting a correct understanding of our material relationship with God. It is beneficial in supporting vibrant ministry and, quite frankly, it makes us better appreciate our relationship with one another in civil society.

Below you will find a number of links and books that should be helpful in guiding your parish in its stewardship journey.

Internet Sites - General

Anglican Stewardship Association – committed to encouraging faith-based, generous and proportionate giving by Christians of all denominations: www.asa.unet.com/index.html

Christian Stewardship Association – provides stewardship and fundraising educational resources: www.stewardship.org

The Episcopal Network for Stewardship (TENS) – contains excellent downloadable parish resources; probably the single best resource for Anglican stewards anywhere: [http:// www.tens.org](http://www.tens.org)

General Synod – lots of resources to support parish stewardship with specific emphasis on planned giving: www2.anglican.ca/Financial-Ministries

Generous Giving - a nonprofit stewardship ministry of the Evangelical Church of America that seeks to encourage givers of all income levels to experience the joy of giving and embrace a lifestyle of generosity, according to God's word: www.generousgiving.org

Moody Bible Institute – good basic information: www.moody.edu

Ontario Stewardship Network – a collaborative effort between Anglicans and Lutherans to promote stewardship: www.ontariostewardshipnetwork.ca

Presbyterian Church Resources – an excellent set of resources including downloadable clipart on stewardship topics: www.pcusa.org/stewardship

Internet Sites - Diocesan

Diocese of Canterbury – the See for the Church of England has a really good stewardship program: www.canterbury.anglican.org/stewardship/index.htm

Diocese of Niagara – excellent diocesan website with strong emphasis on year-round stewardship and planned giving: www.niagara.anglican.ca/stewardship

Diocese of Toronto – lots of downloadable resources including information on developing a narrative budget, establishing a planned giving program, setting up PAR and organizing your parish FaithWorks campaign: www.toronto.anglican.ca

Diocese of Ontario – new site with lots of great practical parish-based resources: www.ontario.anglican.ca/stewardship

Church of the Redeemer – a parish that is unapologetically committed to stewardship as a way of life: www.theredeemer.ca/pages/stewardship.html

St. John, West Toronto – one of the best examples in the diocese of stewardship lived out on a weekly basis: www.sjwt.ca

Holy Trinity, Trinity Square, Toronto – this is a great link to a proportional giving calculator; <http://holytrinitytoronto.org/stewardship/calculator.php>

Narrative Budget Samples

St. James, Orillia - www.stjamesorillia.com/2009_narrative_budget.pdf

St. John, Peterborough - www.stjohnspeterborough.ca/pdfs/2008_finance_report.pdf

St. Peter, Erindale - www.stpeterserindale.org/documents/08StewardReportweb.pdf

St. Thomas, Brooklin - www.stthomasbrooklin.ca/Documents/Reports/NarrativeBudget2009.pdf

Church of the Redeemer - www.theredeemer.ca/pdf/NarrativeBudget2009.pdf

Further Reading

Bonner, The Rev. Robert H. et. al.. The Narrative Budget: Leader's Manual (New York: The Episcopal Church Center).

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Acknowledgements

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