



Creating a Culture of Generosity

Rev. Dr. Rose Niles

Ministry Relations Officer



**IS OUR VISION
WE CAN HELP.**

Seminars/Workshops/Webinars/Consultation

- **Culture of Generosity** Begin the conversation
- **Leadership** Vital for building a culture of generosity
- **Pastoral Challenges in Stewardship** How to deal with the issue of stewardship and talk about money effectively
- **Visioning** Money follows vision. Vision and core-values are essential
- **Narrative Budget** Budget should speak your vision
- **Generational Giving** Learn to approach giving across generations
- **E-Giving** Ways to give are quickly changing
- **Build an Endowment** Help people give in perpetuity for future ministry
- **Planned Giving** Leaving a legacy to the next generation
- **Investments** Understanding the various investment options available through the Presbyterian Foundation, PCUSA
- **Consultation** Meet with individuals and groups regarding finance, stewardship best practices, giving trends today, how to build a year-long program, inspire and build a spiritual discipline for giving

Reverend Dr. Rose Niles

*Ministry Relations Officer, NE Region
Presbyterian Foundation*

As a life-long Presbyterian, Rose loves working with churches and individuals to help them flourish and further the mission of Christ.

Rose helps cultivate generosity through seminars, workshops, legacy programs, creating fundraising plans, nurtures gift development, and provides finance coaching .



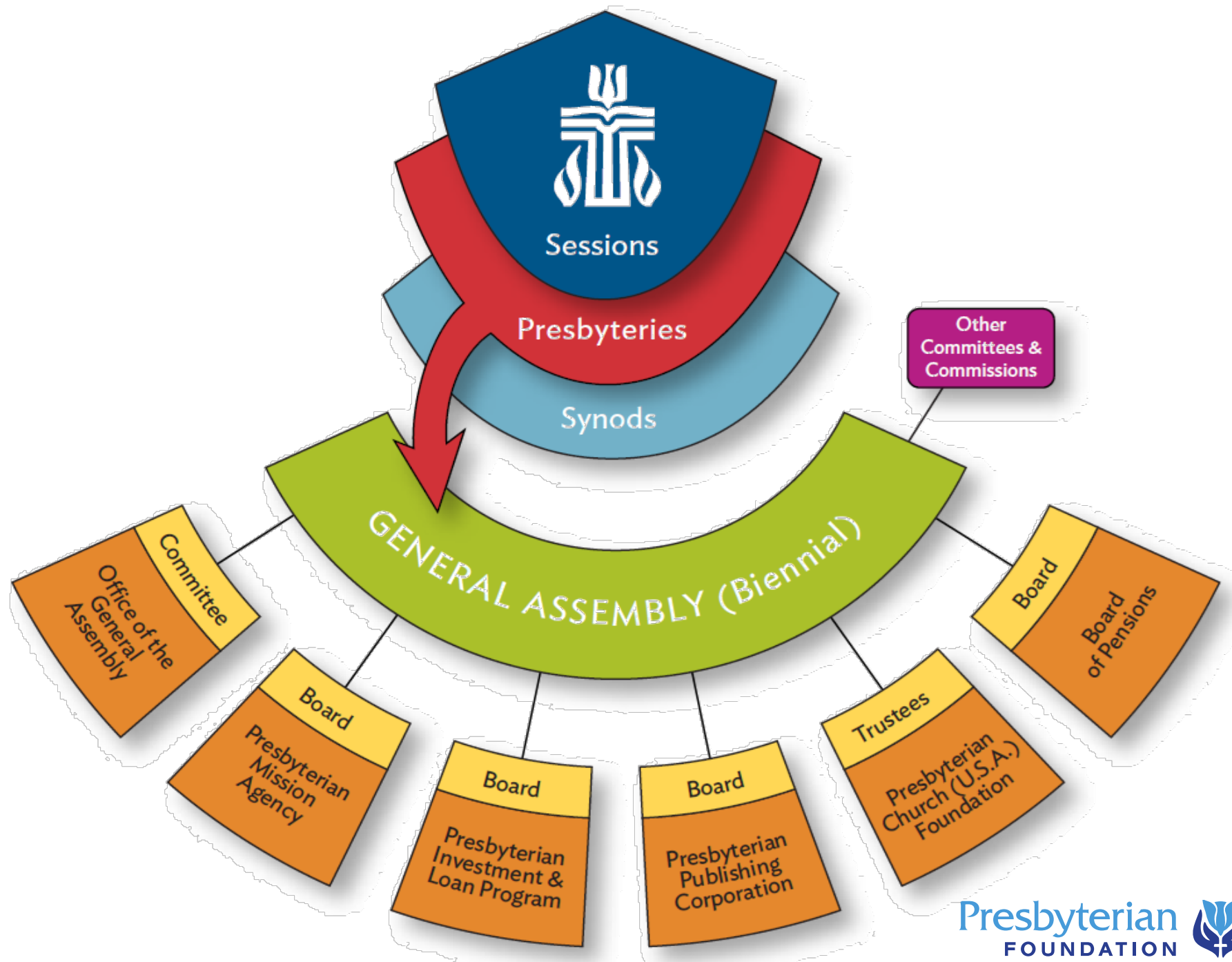
Presbyterian
FOUNDATION 

Luke 6:38 (The Message)

Give away your life; you'll find life given back, but not merely given back—given back with bonus and blessing. Giving, not getting is the way. Generosity begets generosity.

Prayer





Presbyterian Foundation

A vital part of the Presbyterian Church (U.S.A), the Foundation was established in 1799 and cultivates, attracts, and manages financial resources of individuals and institutions to further Christ's mission.



Bringing People and Mission Together

New Covenant Trust Company

www.newcovenanttrust.com

Andy Shinn new regional AVP

andy.shinn@presbyterianfoundation.org

User type

Enterprise

Small business

Creative professionals

Industry

Fitness

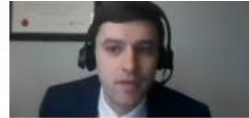
Faith

Education

Ecommerce

Real estate

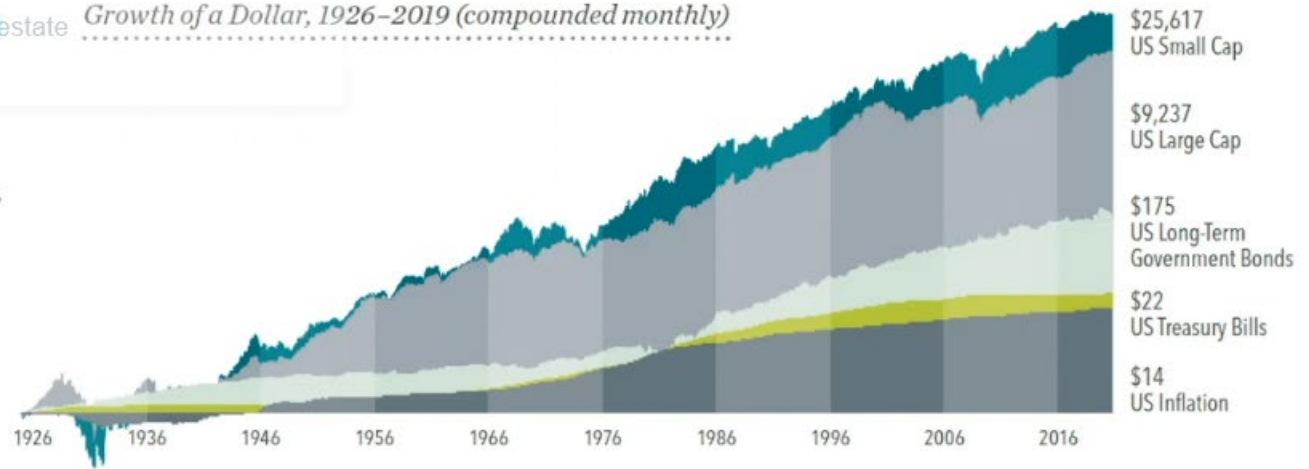
Long Term Investors Have Been Rewarded



4 | Let Markets Work for You

Growth of a Dollar, 1926–2019 (compounded monthly)

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and historically, the equity and bond markets have provided growth of wealth that has more than offset inflation.



Background Reflections

Not one size fits all/ yet we face common challenges

Engagement is everything

Technical vs adaptive change

Pandemic and post pandemic realities

Less choice about being outward facing (gift)

We are reforming and resurrection people!

Getting back to joy of generosity is a paradigm shift!

Paradigm Shift: Back to Joy!

From scarcity to abundance

From funding the budget to
funding mission and vision

From rowing to sailing

(The Sailboat Church by
Joan Gray)

Why are we?

- Core
- Connected
- Curious
- Crowd
- Community

If I am not for myself then who will be for me?

And If I am only for myself then what am I?

And If not now, WHEN? Rabbi Hillel Contemporary of Jesus

Your Church's Mission Statement



Your Church's Mission Statement

Values

- GRACE, GRATITUDE, GENEROSITY....
- Ultimately: a church's principles or standards of behavior; its judgment of what is important
- Synonyms: principles, ethics, moral code, standards, code of behavior
- The principles on which the organization is built
- Answers the question: What do we believe in?
- They are *how* you do things
- They have *EVERYTHING* to do with giving!

Why?

Gratitude and Value Acknowledgment

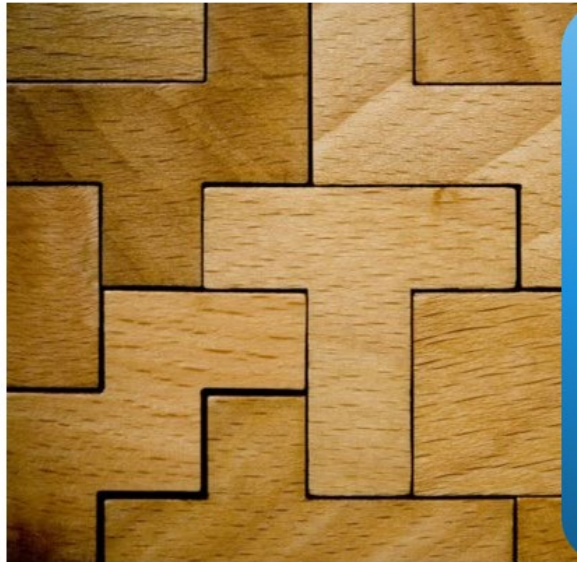




Cultivation – WHAT is our story?

- What is it you do well?
In your church, in your community, in the world?
- How are you participating with Christ?

Structure





- Dedicated group
- Session support
- Pastoral support
- Annual planning
- Share your story
 - Personal
 - Narrative budget
- Gratitude



Keys to Success

- Be prayerful
- Celebrate your church
- Be visionary
- Communicate
- Involve many
- Fund ministry, not raise funds
- Be inviting, not threatening
- Challenge your congregation



- Home
- Annual Campaign
- Narrative Budget Builder**
- Stewardship Kit
- Planned Giving
- Web pages
- Brochures
- Document Storage
- Log Out
- Your Ministry Relations Officer (MRO)

Rose Niles

Narrative Budget Creator



Welcome to the Narrative Budget Brochure Creator

This page will help you create a narrative budget by recording and categorizing your line item expenses. Follow the steps below to get started.

Your Narrative Budget Brochure:

[Go To Content Manager](#)

Select Three to Five Mission Areas:

- | | | | | |
|---------------------|-----------------|------------------------|----------------|-------------------|
| Youth | Justice | Family Ministry | Pastoral Care | Music |
| Missions & Outreach | Worship | Christian Education | Fellowship | Getting Connected |
| Care & Compassion | Loving Outreach | Authentic Relationship | Nurture | Support & Enable |
| Helping | Teaching | Building Faith | Sharing Christ | Reaching Up |
| Making Disciples | Empower | Recreation | Discipleship | Outreach |

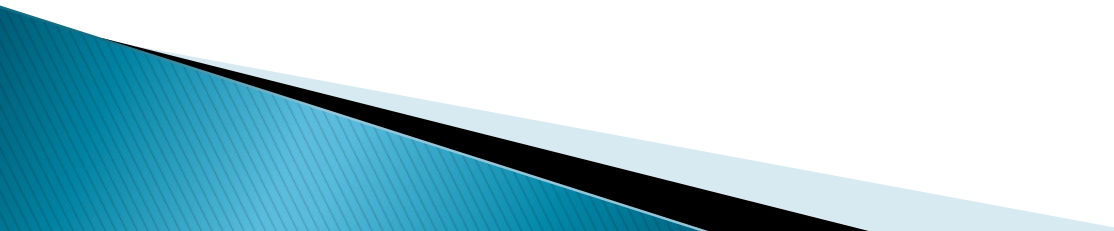
[Apply](#)

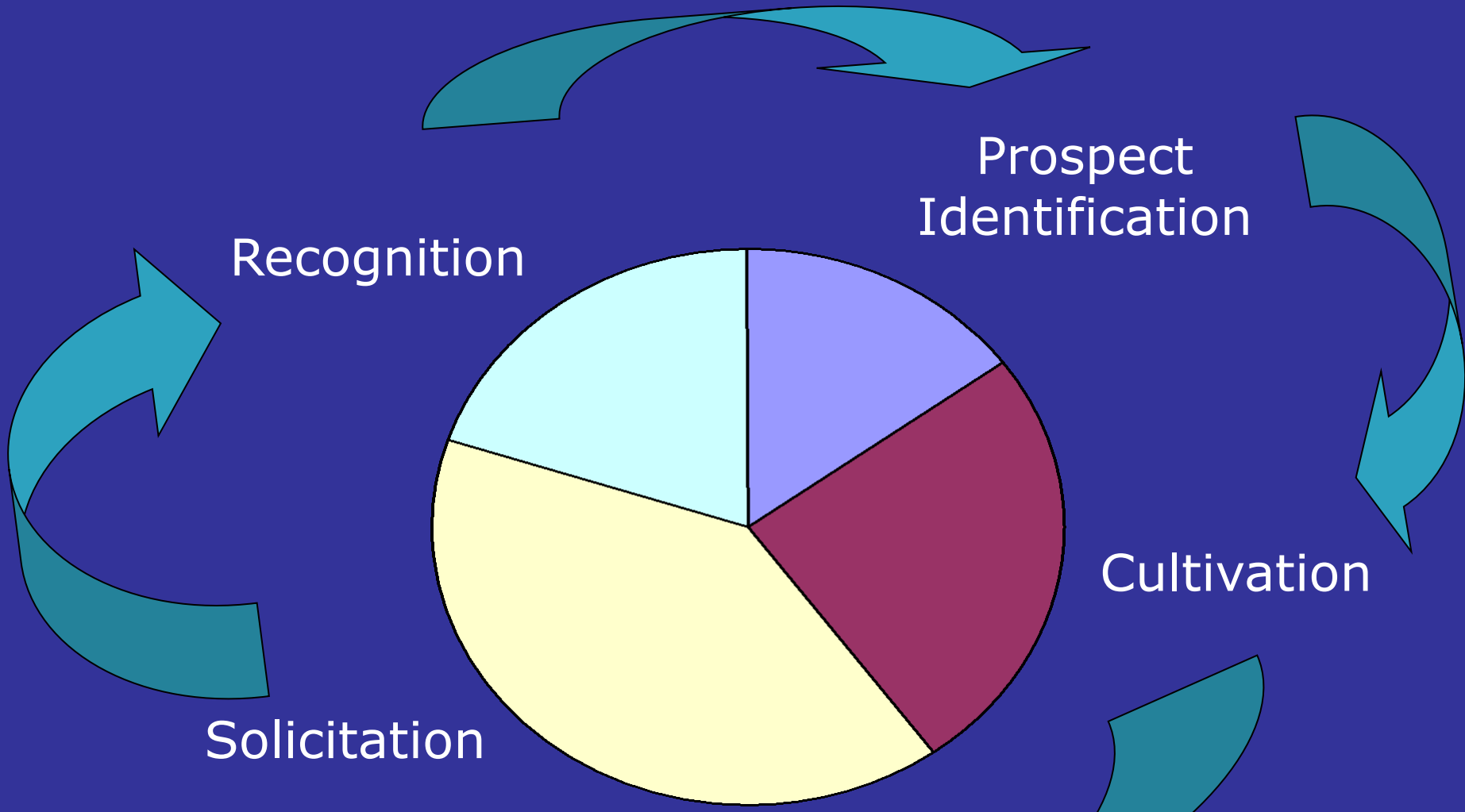
How To Select Mission Categories

Click the boxes to the left to select three to five mission categories that best represent your church. If you're uncertain how many to select, we recommend you start with four mission categories. You will be able to customize these later.

When you're finished, click Apply below to go to the next step.

Some Elements of Change/Break into Micromovements

1. DEVELOP A YEAR LONG GENEROSITY PLAN FOR EACH CHURCH/WORK GROUPS
 2. DEVELOP NEW IDEAS ON GENEROSITY
 3. UNDERSTAND THE SCRIPTURAL BASIS FOR GENEROSITY
 4. DETERMINE LEADERSHIP STRUCTURE
 5. ESTABLISH A GENEROSITY CALENDAR
 6. SHARE NEW IDEAS
 7. STAY IN TOUCH/GATHER FEEDBACK
- 



The Funds Development Circle

Revised Version



Know Your People ->



Build Relationships and pay attention with impact stories->



Ask (Henri Nouwen: The Spirituality of Fundraising)->



Celebrate->

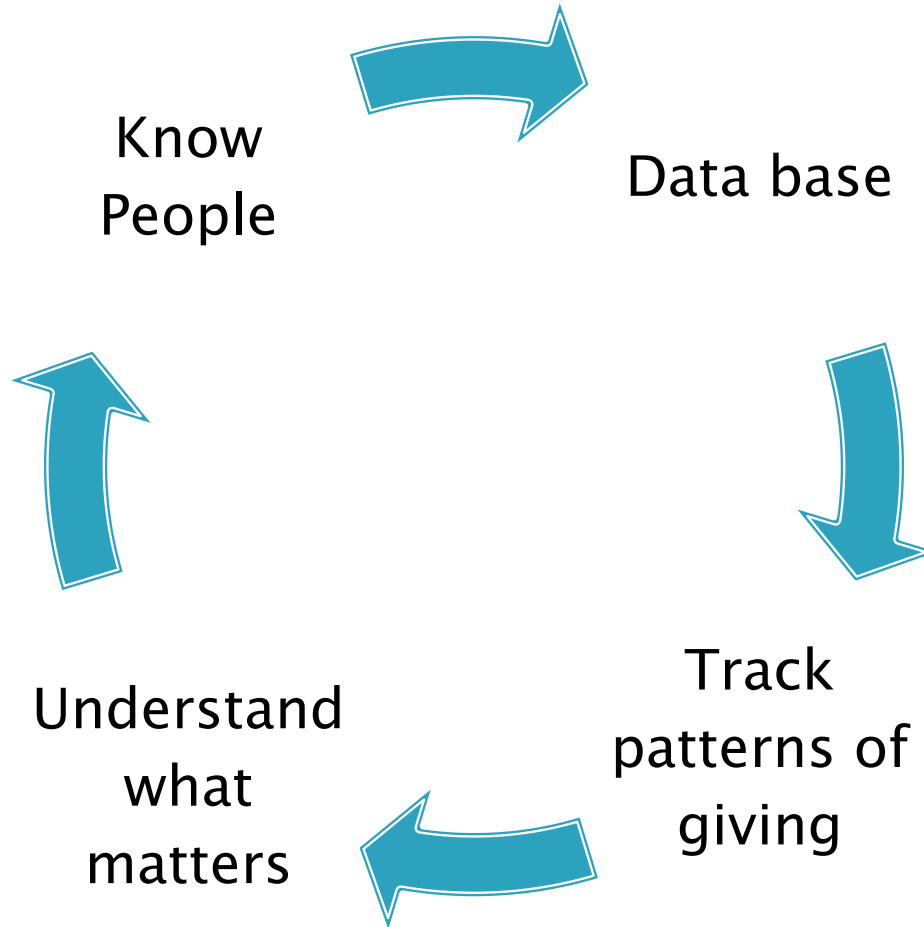


Evaluate and Repeat

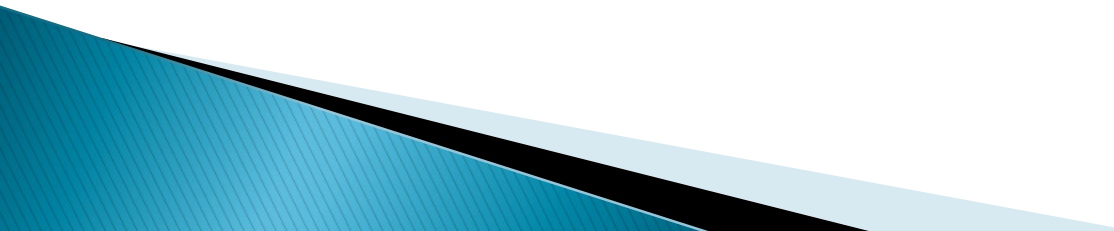
Leadership Structure Possibilities

- ▶ Generosity Team/Stewardship Committee
 - Chartered by Session (with excitement!)
 - Team member from Session Committees
 - OR
 - Team assigned to Session Committees
 - Leadership giving/Present and past Elders and Deacons
- OR: One or two or three excited people committed to small actions that lead to significant shifts

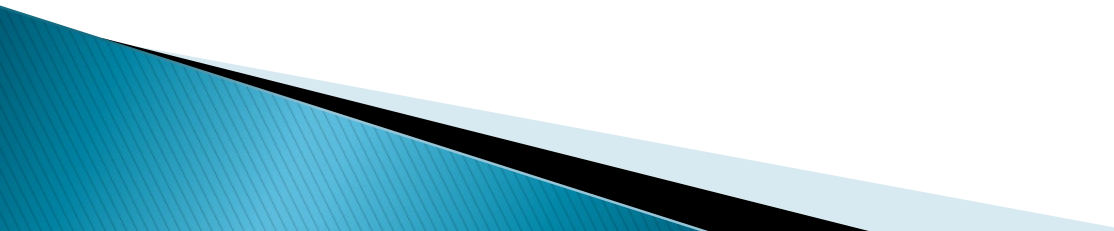
Relationship Building



Cultivation

- ▶ Strategic (VISION) Plan
 - ▶ Narrative Budget
 - ▶ Annual Report
 - ▶ Educational sessions/Town Hall meeting, small gatherings
 - ▶ Offering time
 - ▶ Preaching once per quarter
 - ▶ Vision Sunday/6 month update
 - ▶ Calendar
- 


WORK GROUP/CULTIVATION

- ▶ Discuss and decide what cultivation ideas you will put into your Generosity Plan
 - ▶ Decide on what date the idea will be implemented, calendar
 - ▶ Determine who is responsible
 - ▶ Determine if there is any budget money needed and the approximate amount
 - ▶ Report out one new idea
- 

Solicitation Annual Campaign

- ▶ Generosity Team coordinate entire generosity program
- ▶ Annual campaign tie to strategic (VISION) plan
- ▶ Volunteers own budget and need for resources
- ▶ Narrative budget
- ▶ Ask for the investment not the gift
- ▶ Teach tithing
- ▶ Teach financial planning and debt management. Great preaching opportunity

Solicitation Letter

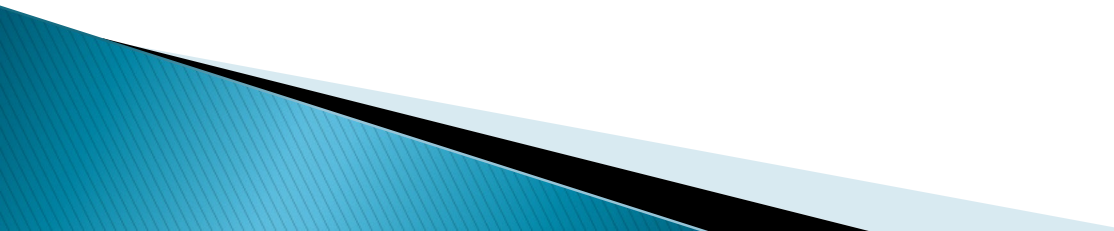
- ▶ Start with story, connect with narrative budget and strategic plan
 - ▶ Next section, scriptural bases
 - ▶ What investment will do
 - ▶ Ask, by generational trends
 - Develop paragraphs
 - ▶ Thanks for consideration, how to reply
 - ▶ PS restate the theme
 - ▶ Response vehicle
 - ▶ Ways to give
- 

Solicitation/Tithing

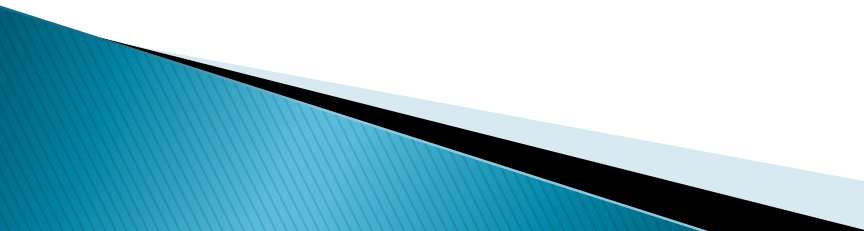
- ▶ Everyone is a tither
- ▶ Mortgage/Car loan are examples of tithing to our culture
- ▶ Debt management
- ▶ Look for resources

Develop policies of church-wide giving that expand generosity. Tithing on bequests. Being a one-to-one church: one dollar for mission for every dollar that is budgeted. Use the narrative budget to tell mission story behind numbers!

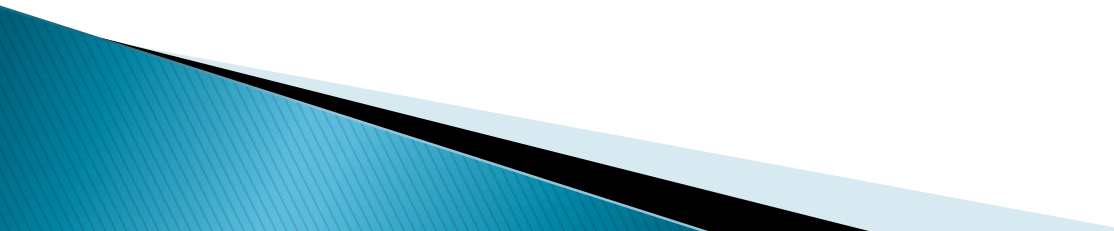
Planned Giving

- ▶ Develop program, develop PG prospects
 - ▶ Develop Planned Giving Society
 - ▶ Planned Giving information
 - ▶ Request for PG info
 - ▶ PEER
 - ▶ Presbyterian Foundation PG Navigator
- 

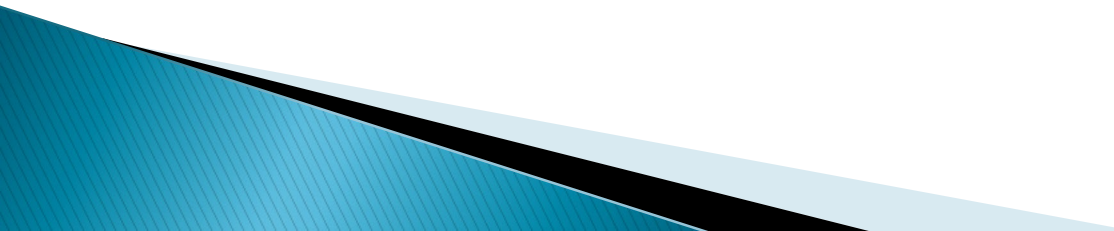
WORK GROUP SOLICITATION

- ▶ Develop timeline of when to solicit. Connect it with cultivation
 - ▶ Determine the generations in your Church
 - ▶ Decide on an impact story
 - ▶ How are you going to ask the youth to invest in your Church?
 - ▶ What alternate ways of giving to use?
 - ▶ How do you promote and teach tithing?
 - ▶ How do you incorporate Planned Giving?
- 

Recognition / Celebration / Gratitude

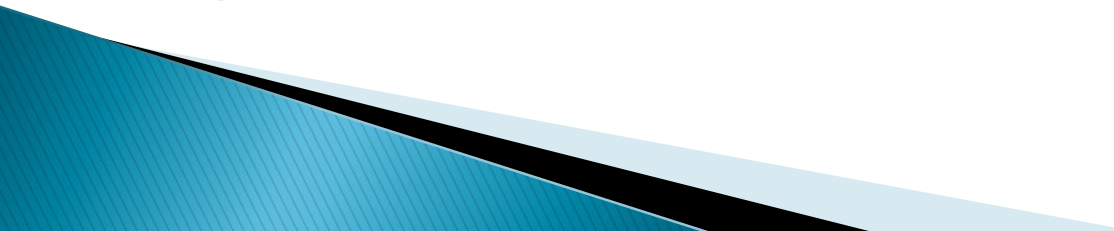
- ▶ Relationship between Donor and God
 - ▶ Update on success of campaign
 - ▶ Thank you letters
 - ▶ Thank you calls to people who made a commitment
 - ▶ Youth class generosity presentations
 - ▶ Testimonials
 - ▶ Better use of Offering time
 - ▶ Celebration Sunday
- 

WORK GROUP RECOGNITION

- ▶ Determine campaign celebration event
 - ▶ Determine thank you process
 - ▶ Determine any personal recognition/group recognition
 - ▶ Report out one new idea
- 

HOW DO I TACKLE THIS ELEPHANT

THINGS YOU MUST DO

- ▶ Data base management
 - ▶ Narrative budget
 - ▶ Calendar
 - ▶ Tell the story
 - ▶ Preach and teach
 - ▶ Ask for the investment
 - ▶ Planned Giving program
 - ▶ Celebrate
- 

SWOT

- **Strengths:** what are you/what is your church especially good at?
- **Weaknesses:** where do you/the church struggle?
- **Opportunities:** what could you/the church do totally differently?
- **Threats:** what are the biggest risks for the church?

Visionary Church or Stagnate Church?



Visionary	Stagnate
Changed Lives	Balanced Budget
Need of the World	Guilt
Giving Changes the Giver	Giving balances the budget
Offering is a high moment	Offering is a time -out

Mission Statement

WHY A CHURCH NEEDS A MISSION AND VISION STATEMENT

- First start with a mission statement
- Mission Statement
 - Statement of purpose of the Church
 - Reflects the Church's values and priorities
 - Mission statement is the Church's reason for being
 - A mission statement is developed by the leadership of the Church
 - A Mission statement can be
 - A Scriptural text that explains your mission
 - Or
 - A short statement such as
 - **TO KNOW CHRIST AND TO SHOW HIS LOVE THROUGH WORSHIP, EDUCATION AND SERVICE.**

Vision

VISION

- A vision is the road map to the future
 - A vision aligns with the mission statement and maps out how to accomplish your mission
 - A vision needs to be developed and owned by the entire congregation
 - A vision needs to be incorporated into the life and operation of the Church and describe the desired outcomes
 - Be inspiring and energize the congregation



VISION

A vision will answer these questions

- What will your Church look like in five years?
- How does the Church disciple and gather new members?
- How does your vision encourage congregants to invest in the Church their time, talents and resources?

Vision Document

- The vision document
 - Provides continuity of planning,
 - Identifies direction and purpose
 - Alerts congregants to the need of change
 - Promotes continuity when leadership changes
 - Promotes focus on the future and not the past
 - Encourages openness and inclusiveness





How do you prepare the Congregation for visioning

- The vision of the Church has to have the full ownership of the congregations, can not be top down.
 - Prayer is the most important element of preparing the Church for a vision.
 - Need to listen to where is God leading this Church, how do we discern the call?
 - Need to be willing to be uncomfortable with change
 - The Congregation, including the leadership, is involved in prayer for where God is leading the Church.
 - The leadership needs to be open to the direction the congregants are hearing from their prayers.
 - The Church should consider a small group study on visioning



Implementing the Vision Process

- Develop a process where vision ideas are gathered from the small group study
- As ideas emerge, Team puts them into general categories and get them out to the congregation for further prayer.
- Congregation invited to large group sessions to discuss the major ideas from the small groups.



Implementing the Vision Process

- The Vision Team puts the prayerful ideas into categories identifying major foundational items to build the vision.
 - Local mission
 - Christian education
 - International mission
 - Food bank
 - Homeless housing
 - Growth of Church by young generation
 - Utilizing older members in mentoring program
 - Outcomes reported back to session
 - Two page vision statement developed by Vision Team presented to Session, approved and distributed to congregation



Implementing Continued

- Staff person responsible for working with volunteer team
- Timeline for implementation
- Reporting of results timeline
- Second Vision Sunday six months into vision implementation
- Annual budget drafted and approved around the major items of the vision
- Staff evaluations done on the major items in the vision and their responsibilities

Incorporating the Mission/Vision into the Church

- Incorporating the Mission statement
 - In all Church communications
 - Recite the Mission in worship before the Benediction
- Incorporate the Vision
 - In building the Church budget
 - Preach the vision and report its the success
 - Tell stories on how the vision impacts peoples lives
 - The Mission and Vision is the foundation for your Generosity/Stewardship work, Tell the impact stories and tie how the Church resources have fueled the vision.





Resource for the Vision

- Reasons for support of the vision
 - Congregation developed it and owns it
 - The congregants prayed about the vision and discerned God's will
 - Congregants are part of the volunteer teams implementing the vision items
 - Existing budget goes toward vision items
 - Vision should be the foundation of the Generosity/ Stewardship effort
 - Monthly updates on vision items should be communicated during the offering time to thank congregants for their support
 - Stories of the impact of the vision items need to be recorded
 - Testimonials from people who are impacted sent out in monthly emails
 - Testimonials giving during Minute for Mission
 - In monthly newsletter, each vision item is highlighted with report on activity, testimonial and budget spent
 - Narrative budget and annual report based on the vision items

<https://www.youtube.com/watch?v=2Ss78LfY3nE>

YouTube

Search



Start With 'Why' - TED Talk from Simon Sinek

167,109 views • Sep 22, 2016

649 25 SHARE SAVE ...

Illustration:

- Listen for the Why.
- Learn from the Why.
- Connect and engage from that center in lots of different channels.

“But I will say this to encourage your generosity: the one who plants little harvests little, and the one who plants plenty harvests plenty. Giving grows out of the heart.....God is ready to overwhelm you with more blessings than you could ever imagine so that you’ll always be taken care of in every way and you’ll have more than enough to share.”

2 Corinthians 9:6-8

Cultivation

HOW do we tell our story?

- Preaching
- Minute for mission
- During/before offering
- Newsletter/E-Newsletter
- Brochures
- Town Hall Meetings
- Vision Sunday and 6 month checkup
- Dessert & Dialogue
- Sunday School
- Testimonials
- Video Testimonials
- Narrative Budget



Keys to Success

- Be prayerful
- Celebrate your church
- Be visionary
- Communicate
- Involve many
- Fund ministry, not raise funds
- Be inviting, not threatening
- Challenge your congregation



Free Resources from the Presbyterian Foundation


1. Stewardship Navigator
 - Launched April 2019
 - Planned Giving Module added July 2020
 - Narrative Budget Generator Included
 - www.stewardshipnavigator.com
2. Church Financial Leadership Academy
 - Short Videos
 - Many Topics
 - www.churchfla.com
 - Register using code: PCUSA
3. Stewardship Kaleidoscope
 - September 2023 In-Person or Virtual
 - For more information in person or virtual go to:
www.stewardshipkaleidoscope.org
4. Day of Learning Recordings
<https://www.presbyterianfoundation.org/resources-from-presbyterian-foundation-day-of-learning-2021/>
Register for upcoming day of learning on Planned Giving:
www.presbyterianfoundation.org/dolregistration
4. Various Workshops from your MRO




STEWARDSHIP NAVIGATOR

a customizable stewardship
workspace

Presbyterian
FOUNDATION 



- Home
- Annual Campaign
- Narrative Budget Builder**
- Stewardship Kit
- Planned Giving
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[Apply](#)

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BUDGET

Line Item

vs

Narrative

- Accounting Tool
- DOES NOT show how money is being invested
- DOES NOT show how volunteer time and talents are impacting the church
- Should be used by the session

- Visioning 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

www.churchfla.com code: PCUSA


CHURCH FINANCIAL Leadership Academy

BROWSE SEARCH PLAYLIST HELP LOGOUT

ROSE


Year-Round Stewardship

See All




Narrative Budgets

5:23



Year-Round Stewardship

5:16



Generosity Teams

7:27

On-line Services

- E-giving platform
- Donor Advised Funds

PROVIDING SUPPORT TO MINISTRIES FOR GENERATIONS TO COME

A \$100,000 permanent endowment fund placed with the Foundation in 1980 would have paid out over \$493,075 to mission and have a principal value of \$291,302 at the end of 2020. The average annual investment return was 7.85 percent.

Trusted for more than 200 years, the Presbyterian Foundation's permanent endowment funds have stood the test of time. Through wars, recessions and depressions, market rallies and crashes, the endowment funds continue to do what they were created for — provide funds for mission.

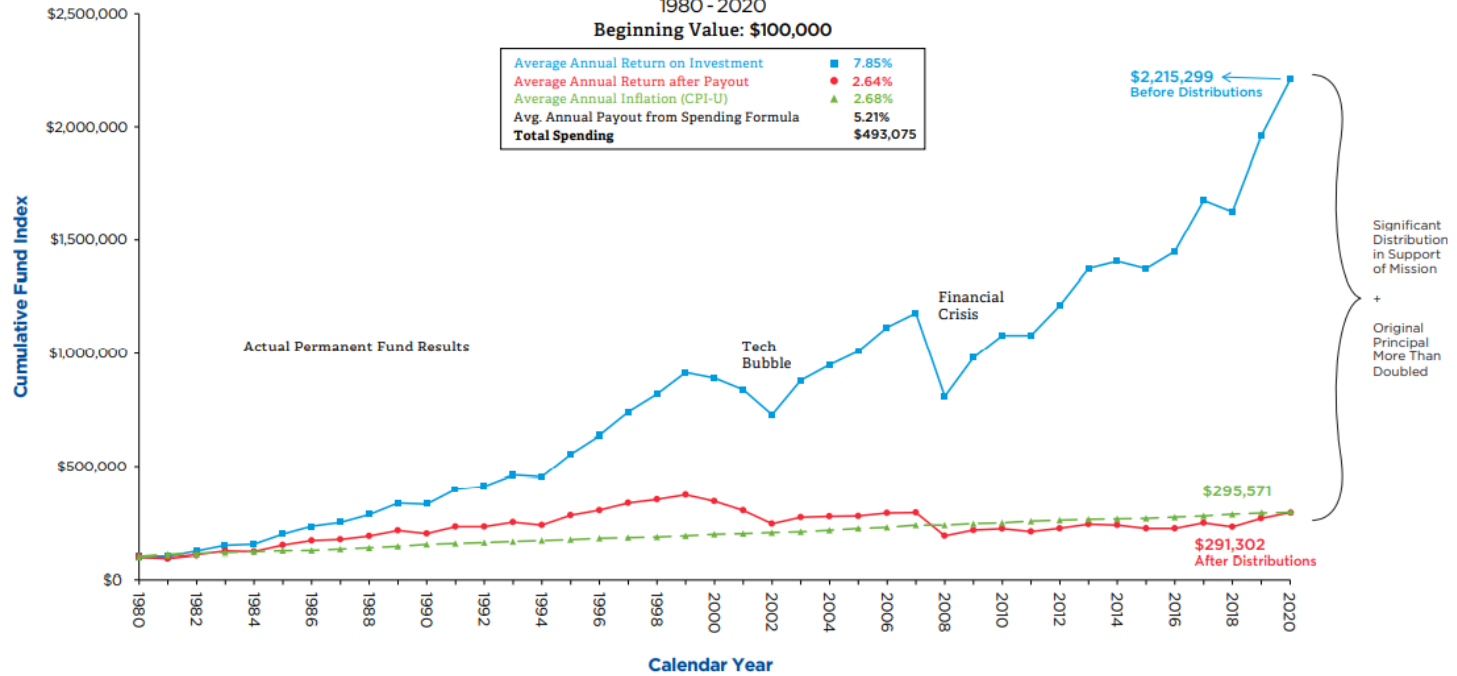




Permanent Endowment Fund

1980 - 2020

Beginning Value: \$100,000



The performance data shown is past performance. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate and current market performance may be lower or higher than the performance quoted.

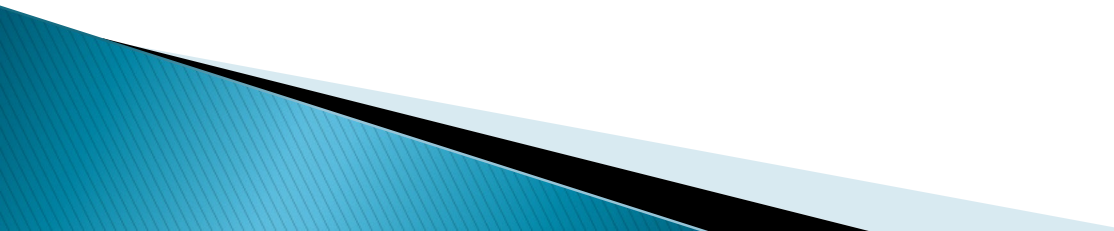
ENDOWMENT & INVESTMENT MANAGEMENT OPTIONS

	New Covenant Funds	New Covenant Trust Company	Presbyterian Endowment Service	Presbyterian Endowment Fund
Account Minimum	\$500	\$200,000	\$200,000*	\$25,000
Investment Advisor	SEI**	NCTC	Northern Trust	Northern Trust
Asset Allocation	Self Directed: Equity Fund, Fixed Income Fund, Balanced Funds	Customized to Investment Policy Statement; Stocks, Bonds, ETFs, Mutual Funds	Endowment Model: Equity, Fixed Income, Private Equity	Endowment Model: Equity, Fixed Income, Private Equity
Mutual Fund Expense Ratios	0.80 – 0.97% based on fund selection	Based on funds in portfolio	Based on funds in portfolio	Based on funds in portfolio
Advisor/ Management Fees	N/A	Fees start at 1.00% with breakpoints for larger accounts	.99%	.99%
Liquidity	Daily Priced/Daily Liquid	Daily Priced/Daily Liquid	Quarterly Valuation With Restricted Liquidity	Quarterly Valuation Irrevocable
Rebalancing	Provided on Balanced Funds Only	Provided To Policy Benchmark	Provided To Policy Benchmark	Provided To Policy Benchmark
Spending Formula Distributions	Withdrawals at Investor's Discretion and Timing	Customized to Investment Policy Statement	4.25% of 20-quarter rolling average***	4.25% of 20-quarter rolling average***
Socially Responsible According to MRTI	Yes	Optional	Yes	Yes
Title to Assets	Organization	Organization	Organization	Foundation
Online Account Viewing	Yes	Yes	Yes	Yes

* However, will take into consideration other investments held with the Presbyterian Foundation.

**SEI Investments Management Corporation (SIMC) is the advisor to the New Covenant Funds which are distributed by SEI Investments Distribution Co (SIDCO). SIMC and SIDCO are wholly-owned subsidiaries of SEI Investments Company. Investment involves risk including loss of principal.

Wrap up

- ▶ Did we reach our Goals?
 - ▶ Questions/ideas
 - ▶ How to take this back to our Church
 - ▶ Presbyterian Foundation MRO program
 - ▶ Rose.niles@presbyterianfoundation.org
- 

Thank you!

Rose Eileen Niles

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