

How to Choose the Right Approach for Your Congregation's Annual Financial Commitment Opportunity

Introduction: Have A Prayerful Conversation

There are many methods for securing financial commitments to the church. Each one will lead to financial commitments. The perennial question, "What shall we do this year?" deserves serious consideration early in the planning process by your stewardship leaders.

Rather than use an assessment tool based on a questionnaire, we now recommend strongly that the decision about which approach to use should arise out of a *prayerful, thoughtful conversation* among the spiritual leaders of the congregation. The decision should be made by people who understand that financial stewardship is part of the congregation's spiritual life and not simply a matter of raising money for the budget.

Each method has strengths and limitations, and more or less appropriate times to use it. To decide which method best suits your congregation's situation, study the descriptions of each method in the following pages.

Your decision should be based on your evaluation of the different methods, as well as your responses to questions such as these:

- **What methods have been used in the past few years?** Any program used year after year loses its excitement, intensity, and effectiveness. A "rule of thumb" is never to use any one approach more than three years in a row.
- **When was the last time we did an every-member visitation (EMV)?** For most congregations, an EMV is the most effective method for securing increased financial commitments. If an EMV hasn't been done in recent years, it's probably a good idea to use an EMV approach for two or three years in a row.
- **What did we do last year, and the year before?** Some congregations find that using a 3- or 4-year cycle is helpful. For example, year 1, use the EMV; year 2; use the small group meeting method; year three, use the Consecration Day method; year 4, start the cycle over by using the EMV once again. Setting up a cycle system makes it unnecessary to struggle each year with "the method question" and prevents the temptation to use the same method year after year.
- **How much time, energy, and money are we willing to invest in this year's campaign?** The response to any approach is usually proportionate to the time and energy invested in it. In addition to considering time and energy, decision-makers should carefully review the financial requirements for each approach they are considering.
- **How well do our members attend worship, small group meetings, or congregational special events?** Some of these approaches require a high level of attendance and participation, which may or may not be realistic in your case.
- **What is the focus of our campaign?** Think about a spiritual, biblical focus first. Consider where your congregation is, as a body, in its spiritual growth in relation to money and giving. Financial stewardship is not simply fundraising or meeting the budget. Nevertheless your congregation may have particular goals, projects, or needs that leaders will want to address as they give people an opportunity to make their financial commitments to the church for the coming year.
- **How much do members know about the ministry and mission of the church, and how do they feel about it?** Both halves of this question are significant.

Comparison of Annual Financial Stewardship Campaign Methods

The first eight methods described here have corresponding *Confident Steward* CD-ROMS which may be ordered by visiting the PCUSA's stewardship website, www.pcusa.org/stewardship, or by calling 888-728-7228 x5676.

1. Every Member Visitation

This is a plan to make personal contact with members and friends of the congregation in their homes. It involves training callers to make careful presentations on Christian stewardship, noting dreams and goals. Since each caller or team of callers is expected to make only four or five calls, extensive recruitment and careful training of callers are required. Commitments are received by the caller and dedicated in worship.

Strengths

- Carefully outlined materials are available.
- Face-to-face discussion allows for questions, answers, interaction.
- Is effective in achieving congregation's goals over a period of time, allowing for personal growth and acceptance.
- Is good starting point for stewardship education.
- Helps update membership rolls.
- Follow-up is usually included.

Use This Campaign When

- You have not done one in your church within the last 3-5 years.
- You have something special to share or request of the congregation in making their commitments.
- You hope for a significant increase in giving (more than 10 percent).
- You sense that there are questions or concerns about the church's mission or program that may affect the level of giving.

2. Small Group Meetings

This plan depends on enlisting each member to attend a meeting in another member's home. At each meeting, a carefully trained team of leaders makes a presentation highlighting the proposed program. Often, the small group meetings are held simultaneously to give them dramatic appeal. Commitments are sometimes received during the meetings, but more often are presented in worship later on.

Strengths

- Allows for dialogue and discussion.
- Can organize members by geographical areas, interests, or times available.
- Strengthens fellowship.
- Creates high level of interest.
- Allows personal input in program.
- Provides a setting for stewardship education.

Use this campaign when:

- You want to provide an opportunity for dialogue and stewardship education.
- You have a year-round stewardship and mission interpretation program in place.
- You plan to introduce something new for which you want support or feedback.

Limitations

- Requires a lot of time, leadership and training.
- Can be difficult to recruit enough visiting stewards.
- Follow-up is difficult to complete.
- Calls are often interpreted as nothing more than asking for money.

Do Not Use This Campaign When

- You have insufficient time to plan adequately.
- You have insufficient lay leadership willing to work in planning and recruiting.
- You've done an every member visitation successfully for more than two consecutive years.
- Your church officers are opposed or reluctant to participate.

Limitations

- Is time-consuming.
- Needs telephone callers to remind people to attend.
- Requires training of those whose homes will be used for meetings.
- Requires careful organization.
- Does not reach uncommitted people.
- Is difficult for a large congregation.
- Negative voices can dominate.
- Reaches only those who attend the meetings.
- Requires extensive follow-up.

Do not use this campaign when:

- Your congregation does not have reasonable groupings of households.
- Your goal requires that all members be contacted.
- You have used it successfully for more than two consecutive years.

3. Sunday Worship This strategy focuses on the commitment invitation and reception during the Sunday service. The focus may extend through several Sundays, culminating in a special service during which commitment cards are completed, returned, and dedicated. The planning committee's energy is directed toward promoting large attendance at the worship services.

Strengths

- Places stewardship commitment in the context of worship.
- Emphasizes the spiritual dimension of commitment.
- Requires comparatively little time or training.
- Is low in cost.
- Can be combined with other approaches.
- Requires little calling.

Use this campaign when:

- You want to focus stewardship in the context of worship.
- You have a tradition of good attendance at worship.
- Your members are generally familiar and comfortable with the mission and ministry of the church, and you expect no questions.
- Your pastor is comfortable having the primary responsibility for motivating members' giving and speaking about money in worship.

Limitations

- May rise or fall on strength of sermon.
- Offers no opportunity for dialogue.
- Does not reach shut-ins, nonresidents, or uncommitted members.
- Reaches only those in attendance.
- Requires much follow-up.
- Offers minimal opportunity for involvement.

Do not use this campaign when:

- You need to increase the giving level in the church significantly.
- Your goal necessitates increased giving from all the members of the church.
- Your church situation troubled.
- You have used this method for more than two consecutive years.

4. Direct Mail An effective mail appeal depends on a series of carefully written letters sent to every member of the congregation over a period of several weeks. A final letter includes a commitment card to be mailed or brought back to the church. Some of the letters are handwritten and/or personally composed. The program may involve personally calling on those who did not respond.

Strengths

- Allows for much creativity in writing.
- Requires little time.
- Includes all members.
- Is easy to manage.
- Provides consistency in message communicated.
- Requires little leadership.
- Is nonconfrontational.
- Updates membership rolls.

Use this campaign when:

- Your financial needs are not critical and can be addressed by a low-key approach.
- You can focus your campaign on one issue.
- The program and staff of your church have built confidence, growth, and a sense of achievement into the life of your congregation.
- Your members are already "sold" on what the church is doing.
- You have a year-round stewardship and mission interpretation program in place.
- You are confident that your members read information that is sent to them by the church.
- Your church has a standard of giving that is accepted and practiced by your church leadership.

Limitations

- Lacks face-to-face dialogue.
- Materials being mailed must be top quality.
- Is often ineffective if discontent exists in the congregation.
- Resembles secular appeal for funds.
- Requires an efficient way to receive commitments.
- Follow-up is difficult.

Do not use this campaign when:

- You need an increase in giving of more than ten percent.
- Your congregation is troubled in any way.
- You don't have the money, time, or talent to do the job right.
- You have successfully used a direct mail campaign for more than two consecutive years.

5. Congregational Dinner This is similar to the Consecration Day method except that all of the energies of the congregation are directed toward one dinner. The congregation considers the dinner the big event of the year. An outstanding presentation is prepared, usually involving the top leadership of the church. Commitments are seldom received at the dinner but are usually presented in worship later.

Strengths

Can have several dinners to reach more members.
Requires comparatively little time.
Everyone hears the same presentation.
Can make good use of audiovisuals.
Can be low cost.
Strengthens fellowship.
Provides face-to-face contact.
Can distribute materials easily.

Use this campaign when:

Your church has a tradition of good attendance at dinners and churchwide events.
You want to provide an opportunity for fellowship and dialogue among members.
You have a year-round program of stewardship education and mission interpretation in place.

Limitations

Does not reach shut-ins, nonresidents, or uncommitted members.
A large crowd can inhibit sharing.
Reaches only those in attendance.
Requires extensive follow-up.

Do not use this campaign when:

You do not have space to accommodate 100 percent attendance (folks will realize you don't expect everyone to come.)
You expect controversy over some aspect of your program.
Your goal necessitates reaching every member of your congregation.
You have used it successfully as your sole strategy for more than two consecutive years.

6. Telephone Approach This plan is similar to the every member visitation except that contact is made by telephone. Callers must be carefully trained to make effective presentations. The plan works best when callers have access to a bank of telephones and also to persons who are familiar with church programs and administration. Commitments are either made during the telephone conversation and verified by mail or during a worship service.

Strengths

Requires less time than some other approaches.
Is low in cost.
Allows for questions, answers, and interaction.
Is easier to enlist telephone callers than visiting stewards.

Use this campaign when:

Your church has a year-round program of mission interpretation and stewardship education.
You want personal contacts with less intensity than personal visitation.
Your church has a reasonably good pattern of individual giving and support.
You sense that there are questions of concern about the church's mission or program that may be raised, and that phone callers may answer.
Many members are homebound and you have a good visitation program in place.

Limitations

Lacks face-to-face dialogue.
Materials being mailed must be top quality.
Is often ineffective if discontent exists in the congregation.
Resembles secular appeal for funds.
Requires an efficient way to receive commitments.
Followup is difficult.

Do not use this campaign when:

You have used it successfully for more than two years.
Your church is seeking a significant increase in giving (more than ten percent).
You have important supportive materials to share (visuals, for example, or materials that should be shared in person).
You are not willing or able to train your callers.
Your officers are not supportive and willing to participate in the campaign.

7. Consecration Day

This program concentrates in a single, 24-hour period when every member of the congregation is expected to participate in a highly-charged worship service and share in a separate consecration period where commitments are received. A victory dinner is held. An outside guest leader is recruited to lead these events. The main energies of the committee are directed toward promoting a very large attendance for Consecration Day.

Strengths

- Requires little time or training.
- Can distribute materials easily.
- Can be combined with other approaches.
- Allows for a single effective presentation.
- Can use a guest speaker.
- Requires little calling.
- Involves celebration.

Limitations

- May rise or fall on the strength of sermon or guest leader.
- Offers no opportunity for dialogue.
- Provides minimal opportunity for involvement.
- Does not reach shut-ins, nonresidents, or uncommitted members.
- Reaches only those in attendance.
- May require extensive follow-up.
- Effective guest leaders are difficult to find.

Use this campaign when:

- You want to focus on the spiritual dimension of stewardship.
- You have a good guest speaker to highlight the day.
- You have a tradition of good attendance at worship and churchwide events.
- Your members are generally familiar and comfortable with the mission and ministry of the church and you expect relatively few questions or concerns.

Do not use this campaign when:

- You do not have a good outside speaker available.
- You need to focus specifically on an identified dollar goal or increase.
- Your church believes that a budget must be prepared prior to the annual financial stewardship campaign.

8. Personal Delivery

This plan is sold commercially under several names. It involves organizing the congregation into several chains of families. The first family is to call on the second and deliver a packet of materials including commitment cards; the second family is to call on the third, and so on until the chain is complete. Area leaders monitor the progress of the packets and keep the process moving. Once signed, the commitment cards are either returned in sealed envelopes to the packet, or they are presented in worship later.

Strengths

- Cuts down on travel time.
- Requires little training.
- Involves a large number of people.
- Requires little time.
- Is fun, and often stimulates a creative, playful spirit.
- Reaches uncommitted members.

Limitations

- Can easily encounter delays and breakdowns in delivery system.
- The process can become more important than the objective.
- Is difficult for shut-ins or handicapped persons to participate.
- Needs trained area monitors.
- Encourages little dialogue about the future of the church or the reasons for giving.
- Includes no training for those who carry the packets.
- Provides little opportunity for stewardship education.

Use this campaign when:

- You do not expect many questions or concerns about the ministry of the church.
- You have a year-round program for stewardship and mission interpretation.
- You are confident that your members read information that is sent to them by the church.

Do not use this campaign when:

- You expect controversy about any aspect of the church's ministry.
- Your goal necessitates personal contact or dialogue among members.
- Your church's communications all are written.
- You have used it successfully for one year. (This method is often very effective the first year it is used; however, its effectiveness decreases dramatically in subsequent years.)

[Evaluations of methods 1-8 were adapted from *A Stewardship Manual* published by the Presbyterian Church (U.S.A.) and in turn based on "Financial Campaign Strategies for Your Church," a reference guide produced by the Synod of Lakes and Prairies.]

9. Faith Promise Plan

[Note: there is no *Confident Steward* CD-ROM for this method, but the following information is provided since some people have asked for it.] This plan stresses an individual's personal commitment rather than loyalty to the church or its mission. Members are not asked to submit pledge cards or estimates of giving. Instead, they are asked to make unidentified faith-promises of the amount they will strive to give as God blesses their lives. Names do not appear on faith-promise cards, only amounts. Members are asked to submit a separate card with their names, indicating that they have made a faith promise. Sometimes a dollar amount is noted on this card as a minimum promise. With this information, follow-up is possible on those who did not respond, and budgeting can proceed.

Strengths:

- Saves time, money, planning.
- Appeals to the "best" in members.
- Can have a strong Biblical motivation.
- May help some grow toward a pledging tradition.
- Can be used for special offerings.
- Appeals to some more conservative congregations.

Limitations:

- Reaches highly-motivated members only (excludes many).
- Implies that it takes more faith to make an anonymous promise than it does to put one's name on it.
- Provides for no firm commitments.
- May complicate congregation's goal-setting and budgeting processes.
- Relies on clergy for motivation.
- Sets stage for temptation to use the Bible as proof-texting for motivation.
- Can encourage a step away from responsible pledging, budgeting.
- Can promote unhealthy secrecy.

Use this campaign when:

- Leaders understand its theological implications.
- Your congregation has no recent history of pledging and you want to move in that direction.
- You have a congregation of highly-committed givers.
- You are prepared to follow-up with those who do not respond.
- The pastor strongly supports this approach.

Do not use this campaign when:

- Your congregation has a strong history of pledging.
- Your goal calls for a significant increase (10% or more) from the previous year.
- There is not a high degree of spiritual maturity (marked by thanksgiving, prayer, joy and generosity) in the congregation.
- The pastor and session are not firmly behind this approach.
- Leaders think of it as a way of letting themselves and the congregation "off the hook" when it comes to money-talk and financial commitment.