

## ***Reflections on donor types within the typical Presbyterian congregation:***

- The “Non-donor” who receives the benefits of the shared life of the church, but likely is not experiencing the satisfaction of sharing in its financial reality.
- The “Minimalist donor” who regards his/her financial involvement to be either
  - the leftovers of their monthly expenses or
  - the least amount possible to be involved and not feel guilt for not giving more.
- The “Youth donor” who is just beginning to discover what it means to have money, to express their values and the church competes with the trappings of peer pressure.
  - (There are, to be sure, many adults who fit this same description, but we are more understanding of the youth.)
- The “Time Warped donor” who has been giving approximately the same amount for as many years as can be remembered.
  - It was a dollar amount that worked for them then and the fact that their gift is worth 85% less due to inflation has not registered.
- The “Young Family doing their best donor” who really wants to give regularly and tries each year to raise their giving while meeting the financial demands of raising children.
- The “Retired on fixed income donor” who deeply loves and appreciates the church, but must be prudent in giving to protect assets for the remainder of their life.
  - Sometimes these folks are in the “Time Warped” group and sometimes they have far more assets than they realize, but have been through tough times and want to be independent and cautious.

- The “Mid-life donor” who has adequate income to live and travel comfortably.
  - Sometimes these folks consider the church one more social involvement with meaning, but have managed to keep it at arms length emotionally so as to not challenge their well practiced financial priorities.
  - Rarely does the amount of their giving lower their standard of living or force choices as to purchases and plans.
  
- The “Growing donor” who each year seriously attempts to review their giving to the church in light of their overall priorities and
  - increases their pledge as a means of growing spiritually through greater dependence on God’s provisions.
  
- The “Mature donor” who gains real satisfaction from their gifts to the church—
  - including seeing those gifts being directed toward God and not just the budget—
  - and even though they realize they are among the larger donors, they resist the temptation to question some church budget priorities.
  
- The “Sizeable donor” who has the means to contribute even more than they do,
  - but they do not want to become a disproportionate part of the church’s finances.
  - They often give to many causes, religious and secular, and remain open to “project giving” within the church

One last “donor” is the endowment that produces income that may be in the budget. This source strongly resembles the “Sizeable donor” noted above however the leadership of the church either intentionally or not makes decisions on behalf of all previous donors who have contributed to this fund.

*Source: Kim Warner, Vice President, Texas Presbyterian Foundation ([www.tpf.org](http://www.tpf.org))*

## *A Stewardship Pop Quiz:*

### **How often is money a topic in sermons at your church?**

1. Never because the pastor and the church have an understanding that this is an unpleasant topic
2. It is sprinkled in at various times and a bit more directly prior to the budget
3. A couple of times, but especially during stewardship season
4. Once a year when we are approaching the next year's budget

### **Who has knowledge of the amount members give to the church?**

1. No one as far as I know—it is a mystery if anyone knows
2. The Treasurer only—maybe some hints by those who handle the offering
3. The Treasurer and a few members of the Stewardship/Finance people, but not the pastor
4. The Pastor and those others that need to know for accounting purposes

### **What would you say is the most important result of giving in the church?**

1. Members actually experience spiritual growth and joy with giving as an expression of faith and trust in God
2. We meet the budget each year—but not so well that the Session feels it can raise it a great deal for the next year!
3. Members give enough to enjoy giving and the budget gets met in the process
4. We pay the staff and other expenses and hopefully have something left over for benevolences

### **Personally or in my family the way we honestly decide how much to give is:**

1. There are far wealthier people in my church so I really do not feel that my money is needed
2. We give a Tithe (10%) of income and periodically give to special offerings above that
3. We make a pledge each year and pretty much stick to it on a regularly basis
4. If there is some money at the end of the month when our obligations are met then we decide how much

### **How is your church budget decided?**

1. I have no idea, but I know it is a lot of money
2. The Session decides what ministry God is calling our church to do and sets the budget accordingly—our estimates of giving are a personal thing, not a budget determiner
3. We fill out pledge or estimates of giving cards and the Session adds them up to see what will be possible the next year
4. The Session sees how well we did the previous year and decides how much to go up or down the next year

*Source: Kim Warner, Vice President, Texas Presbyterian Foundation ([www.tpf.org](http://www.tpf.org))*

**Question to explore from your answers:**

Is there a clear connection between faith and finances for you and your church or is there a “disconnect”?

Is there is a real attempt to accomplish giving and mission, but is it clouded with somewhat of a pessimistic outlook?

Are you and your church enjoying giving and the rewards both financial and spiritual that go with them?

Welcome

Quick raise of hands regarding your church’s 2010 budget compared to last year’s—presbyteries later.

- a) How many stayed the same—say within 1%.
- b) How many went down—more than 1%
- c) How many went up—more than 1%--3%?—5%--10% (why aren’t you teaching this!?)

Same for Presbyteries...

How budgets determined—raise of hands, etc

Karl T—us vs you in letters, etc—keep it common—we are able, we fulfilled, etc

Mission giving proportion and summer cash flow cushion

Integrating \$ into total church life—preaching/classes/newsletters (more than reporting)

Monetary exchange is right up there with eating, sleeping and way ahead of sex in our daily lives—any church that does not address this misses a great chance to demonstrate the relevance of scripture (dave ramsey series and others)

Endowment as donor #11 in my list

Raise of hand on what % of your church budget comes from income off endowment

Palacios story

SAPC \$1.1 for a church of 750 members

Year round group—studied the book Creating Congregations of Generous People (?)

Studied our own church and its history/attitudes (healthy giving, but had reached a plateau)

Recommended that there be a disconnect between budget building and pledging—session agreed, but in the words of one key player he said later “the session blinked” meaning that they had a \$57,000 shortfall between pledges and budget so they appropriated funds

from a bequest—on a one time basis. (and we ended up \$20,000 better than thought so not all the bequest was needed.)

This recent round they tried again-and low and behold they adopted a budget with a \$63,000 deficit and did not take from reserves or bequests—but come early February, someone started to panic and so a sermon was delivered and a letter from the stewardship committee sent out and this past Sunday they were pleased to announce and thank folk that \$37,000 was met with increased pledges or outright gifts. The idea of operating in faith—even for few months—was too risky!

Course of conversations with these dozen people—which included all ages—it was clear that the pledge word along with quarterly reporting as to how they were doing—were both counterproductive for the 30 somethings. It feels like a utility bill, etc

So I suggested we have as our goal a response device that took into account that we have different ages/styles etc. (show it) In preparing for this class last Sunday I asked Amy from that discussion how she was feeling about the new card and the new approach.

“Oh, my” she said—“I did not realize how much my previous giving was automatic and rather thoughtless. Now, every month I have to think about my faith, my priorities and how I can raise my giving—and I have done so every month since.

---

Novato Pres new pastor 15 years ago. Their mission giving at the time was 7% of the budget. He challenged them to increase it one percent per year and, as the math of it would indicate, they are now at 22% and that does not include OGHS, TEF, Peace etc because with those they are just under 30%. (check denom website)

### **Identifying Ten Different Donor Styles in the Local Congregation**

There are many different donors in the church. We will look at the difference between a “time warped donor,” a “growing donor,” a “mature donor” and seven others while we explore how church stewardship can be part of each one’s faith journey. *Kim Warner* is vice president of the Texas Presbyterian Foundation