



Living the Gift: Stewardship in Word and Practice

Stewardship as a Ministry Vocation: More Than the Budget

Cn. J. Davey Gerhard, *Executive Director*
The Episcopal Network for Stewardship

Opening Reflection

When your congregation talks about money, what feeling comes up first?

- ▶ Anxiety?
- ▶ Hope?
- ▶ Responsibility?
- ▶ Avoidance?
- ▶ Gratitude?
- ▶ Confusion?
- ▶ Energy?

There is no wrong answer.

The way we feel about money often shapes the way we talk about stewardship.



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The Lay Leader's Dilemma

Many lay leaders say yes to leadership because they love the church. And then suddenly they are:

- ▶ explaining the deficit
- ▶ recruiting volunteers
- ▶ reading financial reports
- ▶ making announcements
- ▶ asking people to make an intention
- ▶ wondering why everyone else disappeared when the budget came out

*This is real ministry.
And sometimes it is hard ministry.*



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The Big Reframe

Stewardship is not about funding the church's anxiety.

Stewardship is about forming generous disciples.

It is the ministry of helping people recognize God's gifts, respond with gratitude, and participate in the life of the Body of Christ.



More Than the Budget

The budget matters.
Stewardship is bigger than the budget.

A church budget can tell us:

- ▶ what we plan to spend
- ▶ what we expect to receive
- ▶ what we are prioritizing
- ▶ where we are stretched
- ▶ what kind of trust we are building

The budget is not the whole story.



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Budget-as-Burden vs. Budget-as-Ministry

Budget-as-Burden

- ▶ "We have bills to pay."
- ▶ Scarcity document
- ▶ Annual anxiety ritual
- ▶ Line items
- ▶ "We need your money."
- ▶ Closing a gap

Budget-as-Ministry

- ▶ "We have ministry to do."
- ▶ Mission map
- ▶ Year-round spiritual practice
- ▶ Stories of impact
- ▶ "Your life and gifts matter here."
- ▶ Joining God's work



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A Budget Is a Theological Document

In the church, a budget is never only a spreadsheet.

A budget reveals what we believe, value, trust, and hope for.

- ▶ It shows what we are willing to sustain.
- ▶ It shows where we are investing our common life.
- ▶ It shows how we understand our participation in God's mission.



Stewardship as Ministry Vocation

Stewardship and finance leaders have a real ministry vocation.

You are called to help the congregation:

- ▶ tell the truth without shame
- ▶ build trust through transparency
- ▶ connect giving to mission
- ▶ invite participation
- ▶ recognize generosity
- ▶ make meaning from numbers

This is holy work.



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From 3T's to 3R's

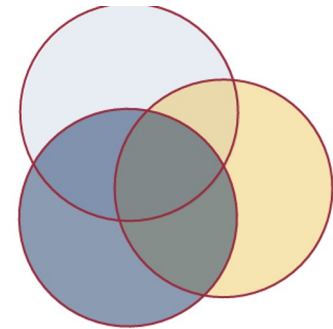
Many of us inherited the language of:

- ▶ time
- ▶ talent
- ▶ treasure

That language is useful.
But it can also become a checklist.

TENS invites us to speak instead of:

- ▶ Resources
- ▶ Relationships
- ▶ Responses



**Relationships +
Resources +
Response**

**Channeling
our Gifts
for Mission**



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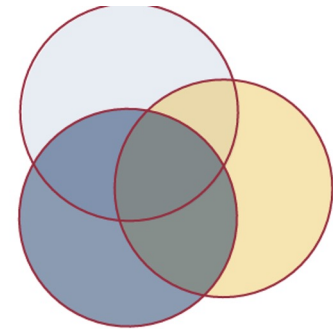
Resources

Resources include money, of course. *But not only money.*

Resources include:

- ▶ buildings
- ▶ land
- ▶ staff
- ▶ volunteers
- ▶ skills
- ▶ wisdom
- ▶ stories
- ▶ community trust
- ▶ diocesan relationships
- ▶ inherited traditions
- ▶ local partnerships
- ▶ Anything that is a noun

A congregation has more resources than its bank balance.



**Relationships +
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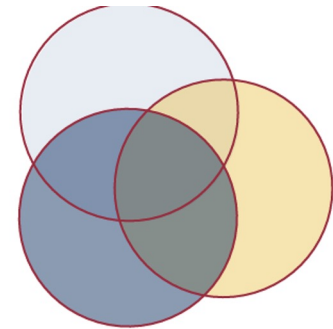
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Relationships

Stewardship is relational before it is financial.
Our churches are held together by relationships:

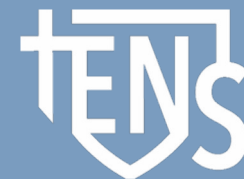
- ▶ with God
- ▶ with one another
- ▶ with neighbours
- ▶ with the wider church
- ▶ with community partners
- ▶ with those who came before us
- ▶ with those who will come after us

Money follows relationship, trust, and meaning.



**Relationships +
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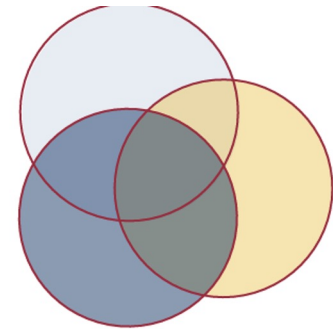
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Responses

Stewardship is our response to grace. We respond through:

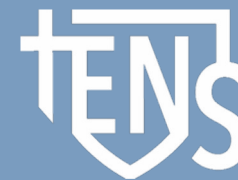
- ▶ giving
- ▶ serving
- ▶ praying
- ▶ showing up
- ▶ leading
- ▶ learning
- ▶ repairing
- ▶ welcoming
- ▶ advocating
- ▶ teaching
- ▶ bearing witness

The question is not only, "**How much will people give?**"
The deeper question is, "**How are we helping people respond to God?**"



Relationships +
Resources +
Response

**Channeling
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3R's and the Budget

A faithful budget helps us ask:

Resources

What has God entrusted to us?

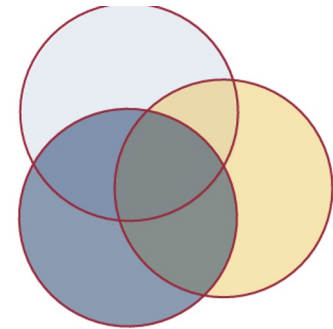
Relationships

Who are we called to serve, strengthen, and accompany?

Responses

How are we inviting people to participate?

This is how a budget becomes a ministry document.



**Relationships +
Resources +
Response**

**Channeling
our Gifts
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The Budget Is Not the Mission

A budget supports the mission.
A budget organizes the mission.
A budget funds the mission.

But the budget is not the mission.

The mission is the life of God moving through the people of God for the sake of the world.

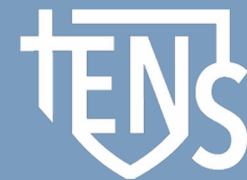
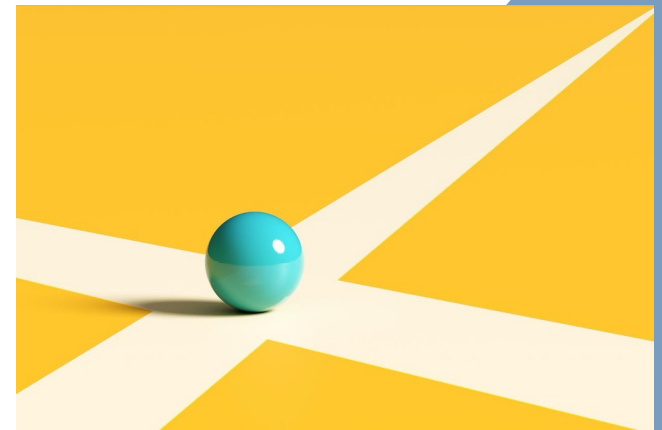


What Does Your Budget Say You Are For?

Every budget tells a story.

- ▶ Sometimes it tells that story clearly.
- ▶ Sometimes it tells that story badly.
- ▶ Sometimes it tells a story of fear.
- ▶ Sometimes it tells a story of faithfulness.

What story does your congregation's budget tell?



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Translating Line Items into Ministry Meaning

A line-item budget might say:

Christian Formation: \$8,500

A ministry budget might say:

We are investing in children, youth, adults, and newcomers learning to follow Jesus.

A line-item budget might say:

Buildings and Grounds: \$42,000

A ministry budget might say:

We are stewarding sacred space for worship, welcome, recovery groups, community gatherings, pastoral care, and neighbourhood connection.



The Ministry Hidden in the Line Items

Line items are necessary.

They help leaders make responsible decisions.

But line items often hide the ministry.

They may not show:

- ▶ the child who feels known in Sunday School
- ▶ the elder who receives communion at home
- ▶ the newcomer welcomed at coffee hour
- ▶ the family fed through a parish pantry
- ▶ the choir member who finds belonging
- ▶ the community group that finds safe meeting space

Narrative budgets help reveal the ministry already present.



What Numbers Can Tell Us

Numbers matter.

They can show us:

- ▶ expected revenue
- ▶ giving trends
- ▶ participation patterns
- ▶ capacity
- ▶ cash flow
- ▶ ministry priorities
- ▶ areas of growth
- ▶ areas of concern

Numbers are not unspiritual.

They are one way we pay attention.



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What Numbers Cannot Tell Us Alone

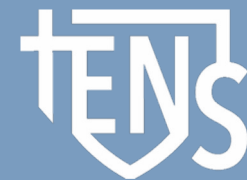
Numbers do not tell the whole story.

They may not explain:

- ▶ grief in the congregation
- ▶ leadership fatigue
- ▶ mistrust from past conflict
- ▶ spiritual hunger
- ▶ quiet generosity
- ▶ changing family finances
- ▶ new energy in a small ministry
- ▶ why someone has stopped giving
- ▶ why someone is ready to give more

Numbers need interpretation.

And interpretation is pastoral work.



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Reporting Builds Trust

Transparent and accountable leadership **requires regular reporting.**

Not only once a year. Not only when there is a crisis. Not only when the budget is short.

Regular reporting helps people understand:

- ▶ where the congregation stands
- ▶ what their giving makes possible
- ▶ what leaders are watching carefully
- ▶ how ministry is changing
- ▶ where participation is needed

Trust grows when leaders communicate clearly.



Three Kinds of Reporting

A healthy stewardship culture reports on:

Money

What is coming in? What is going out? What trends need attention?

Mission

What is happening because people give, serve, and pray?

Members

How are people participating, growing, leading, and being cared for?

Money, mission, and members belong together.



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Reporting on Money

When reporting on money:

- ▶ be honest
- ▶ be clear
- ▶ be calm
- ▶ explain trends
- ▶ avoid panic
- ▶ connect numbers to mission
- ▶ name both gratitude and need

The goal is not to overwhelm people.

The goal is to help the congregation understand and respond.



Reporting on Mission

Report on ministry impact.

Tell people what their gifts make possible.

- ▶ pastoral care provided
- ▶ community partners hosted
- ▶ newcomers welcomed
- ▶ local needs addressed
- ▶ parishioners equipped for ministry
- ▶ meals served
- ▶ visits made
- ▶ children formed
- ▶ worship services offered



Impact is often more compelling than line items.



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Reporting on Members

Your members are not simply donors.

They are disciples, ministers, neighbours, elders, children, volunteers, leaders, and beloved members of Christ's Body.

Report on:

- ▶ ministry teams
- ▶ new members
- ▶ community life
- ▶ invitations to serve
- ▶ volunteer participation
- ▶ formation opportunities
- ▶ pastoral care
- ▶ small groups



Stewardship is about belonging, not just balancing.

A Pastoral Note About Giving

Every conversation about giving is a pastoral conversation.

People's financial lives are connected to:

- ▶ retirement
- ▶ generosity
- ▶ fear
- ▶ hope
- ▶ trust
- ▶ work
- ▶ family
- ▶ grief
- ▶ illness
- ▶ debt

There is no shame in a household needing to give less.

There is also no shame in inviting those with capacity to give more.



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Stewardship in Times of Uncertainty

Churches need to talk about money during uncertain times. Christians are people of hope.

Hope is not pretending everything is fine.

Hope is telling the truth while trusting that God is still present, still calling, and still providing enough for faithful response.

Prudent planning and Christian hope belong together.



Narrative Budgets

A narrative budget helps translate financial information into ministry meaning.

It answers:

- ▶ What are we doing?
- ▶ Why does it matter?
- ▶ Who is served?
- ▶ How does this reflect our mission?
- ▶ How are people invited to participate?

A narrative budget helps the congregation see the connection between giving and ministry.



Line-Item Budget vs. Narrative Budget

Line-Item Budget

Organizes expenses by category.

Examples:

- ▶ salaries
- ▶ utilities
- ▶ insurance
- ▶ office supplies
- ▶ music
- ▶ outreach
- ▶ Christian education

Narrative Budget

Organizes expenses by ministry purpose.

Examples:

- ▶ Worship & Music
- ▶ Formation & Discipleship
- ▶ Pastoral Care & Community Life
- ▶ Outreach & Justice
- ▶ Buildings as Mission
- ▶ Wider Church Partnership

Both are useful. They serve different purposes.



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A Narrative Budget Is Not a Trick

A narrative budget is not spin.

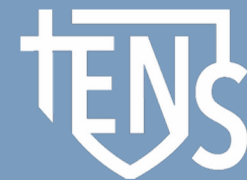
It is not hiding hard numbers.

It is not making the budget prettier so people will complain less.

A narrative budget is an act of faithful translation.

It helps people see what is already true:

Our shared resources support real ministry.



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How to Build a Simple Narrative Budget

1. Start with the line-item budget.
2. Group expenses by ministry area.
3. Translate each area into ministry language.
4. Add one story, example, or impact statement.
5. Name the invitation.

The final question:

How does this budget invite people to respond?



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Possible Ministry Categories

Your parish might use categories such as:

- ▶ Buildings as Mission
- ▶ Parish Administration
- ▶ Diocesan and Wider Church Partnership
- ▶ Communications
- ▶ Leadership Development
- ▶ Worship & Music
- ▶ Formation & Discipleship
- ▶ Pastoral Care
- ▶ Community Life
- ▶ Outreach & Justice



Use categories that feel like your church.

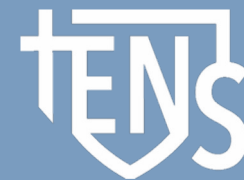
Buildings as Mission

Many churches struggle to talk about building expenses. Buildings can feel like a burden.

But buildings can also be ministry.
A church building may host:

- ▶ food ministries
- ▶ music rehearsals
- ▶ children's formation
- ▶ warming centres
- ▶ pastoral conversations
- ▶ neighbourhood partnerships
- ▶ worship
- ▶ funerals
- ▶ baptisms
- ▶ recovery groups
- ▶ community meetings

How does this building serve God's mission?



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Staff as Ministry

Staff expenses are often the largest part of a church budget. That can make people nervous. But staff are not simply an expense.

Staff often support:

- ▶ worship planning
- ▶ pastoral care
- ▶ formation
- ▶ administration
- ▶ communications
- ▶ volunteer coordination
- ▶ property oversight
- ▶ community partnerships
- ▶ leadership development



The question is not only, "How much do staff cost?"

The question is, "What ministry are staff equipping?"



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What Makes a Narrative Budget Work?

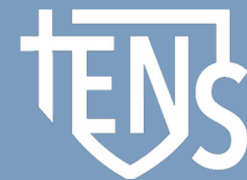
A good narrative budget is:

- ▶ clear
- ▶ honest
- ▶ simple
- ▶ visually readable
- ▶ grounded in actual numbers
- ▶ connected to real ministry
- ▶ full of gratitude
- ▶ invitational rather than defensive



It should help people say:

"Now I understand what my giving makes possible."



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What Makes a Narrative Budget Fall Flat?

A narrative budget may fall flat when it is:

- ▶ too complicated
- ▶ too long
- ▶ too vague
- ▶ too polished but not truthful
- ▶ disconnected from real numbers
- ▶ full of church jargon
- ▶ only about institutional survival
- ▶ missing actual stories of ministry



The goal is not perfection.
The goal is faithful communication.

Stewardship Leaders as Translators

Stewardship leaders translate:

- ▶ numbers into meaning
- ▶ expenses into ministry
- ▶ anxiety into invitation
- ▶ scarcity into discernment
- ▶ obligation into gratitude
- ▶ participation into discipleship

This is why your role matters.

You help the congregation understand its own faithfulness.



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The Invitation Beneath the Budget

Every budget makes an invitation.

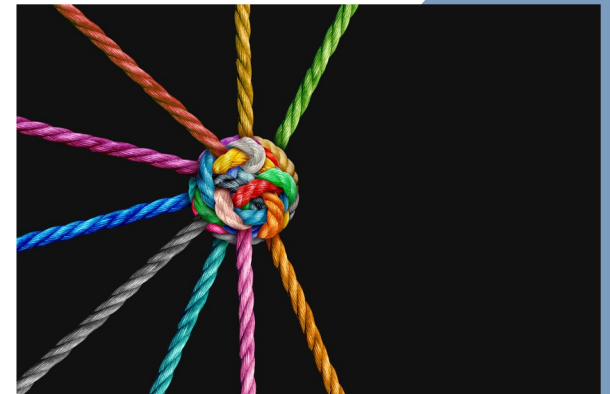
Sometimes the invitation sounds like:

Please help us survive.

But the deeper invitation is:

Come join what God is doing here.

The work of stewardship leadership is to make that deeper invitation visible.



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Breakout Task

Choose one ministry area from the fictional budget.

Then answer:

- ▶ 1. What resources support this ministry?
- ▶ 2. What relationships are strengthened through this ministry?
- ▶ 3. What responses are invited by this ministry?
- ▶ 4. What story, example, or impact statement could help people understand it?
- ▶ 5. How would you describe this ministry in two or three sentences?

Breakout Goal

By the end of the breakout, your group should have:

- ▶ one ministry category
- ▶ a short description
- ▶ one example of impact
- ▶ one invitation to the congregation
- ▶ one question you still have

You are practicing the ministry of translation.

Group Reflection After Breakout

When you return, we will ask:

- ▶ What ministry area did you choose?
- ▶ What surprised you?
- ▶ What was hard to translate?
- ▶ What became clearer?
- ▶ What would help your parish tell this story more faithfully?

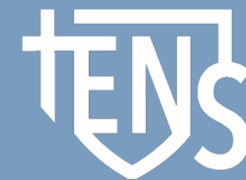


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Bringing It Back to Your Parish

When you return home, ask:

- ▶ Does our budget tell the story of our mission?
- ▶ Do people understand what their giving makes possible?
- ▶ Are we reporting only numbers, or also mission and participation?
- ▶ Where are we communicating from anxiety?
- ▶ Where could we communicate from gratitude?
- ▶ How might RRR reshape our stewardship language?



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A Final Word

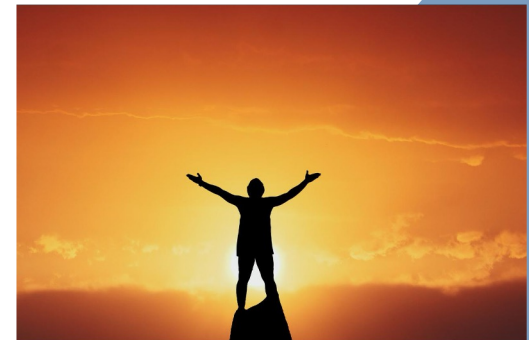
Stewardship leadership is not only financial leadership.

It is spiritual leadership.

It is the work of helping people see the grace already present, the ministry already unfolding, and the invitation God is placing before the congregation.

You are not just managing the budget.

You are helping the church live the gift.



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Thank you!

For more information, resources, and videos, find us at www.tens.org

Cn. J. Davey Gerhard,
Executive Director
415-294-0519 (o)
415-307-0172 (m)
davey@tens.org
www.tens.org