

Freely receive, freely give!

Matthew 10:8



A Discussion on Christian Stewardship

Diocese of Philadelphia and Eastern Pennsylvania

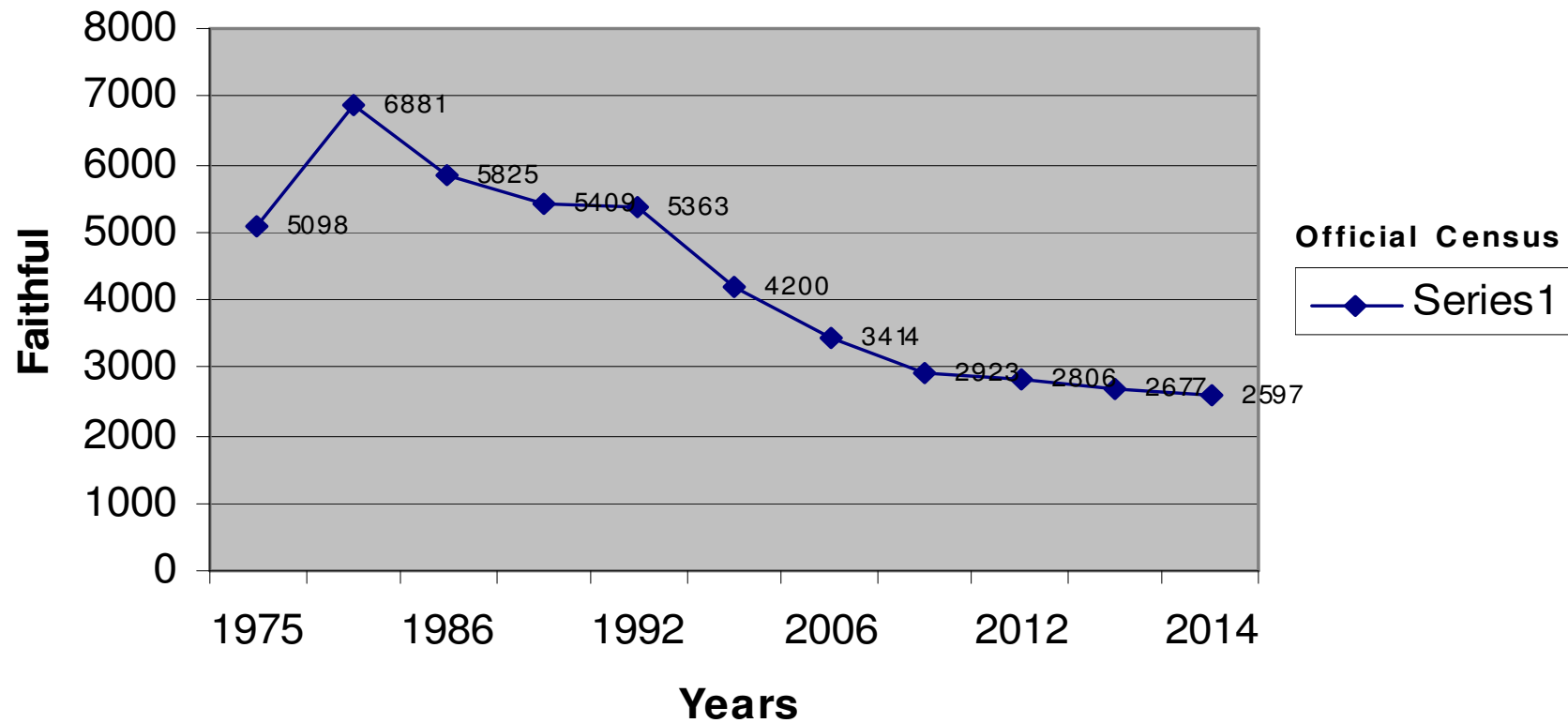
Annual Assembly 2015

WHAT ARE THE CURRENT TRENDS IN OUR DIOCESE?

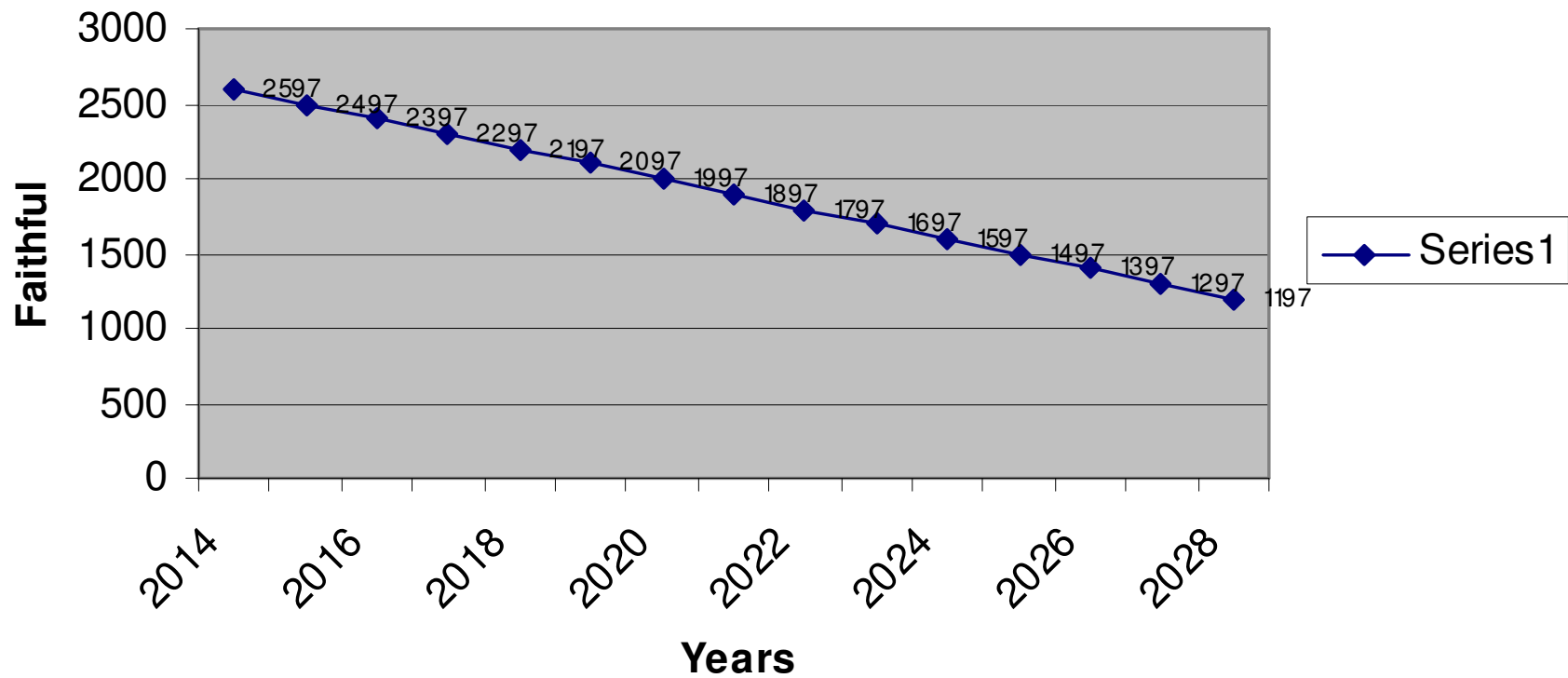
- Declining membership
- Aging populations
- Financially stressed parishes
- Struggle to support full-time clergy
- Minimal outreach
- Minimal evangelization



Diocean Census Trend



Future 15-Year Trend @ -100 p/yr

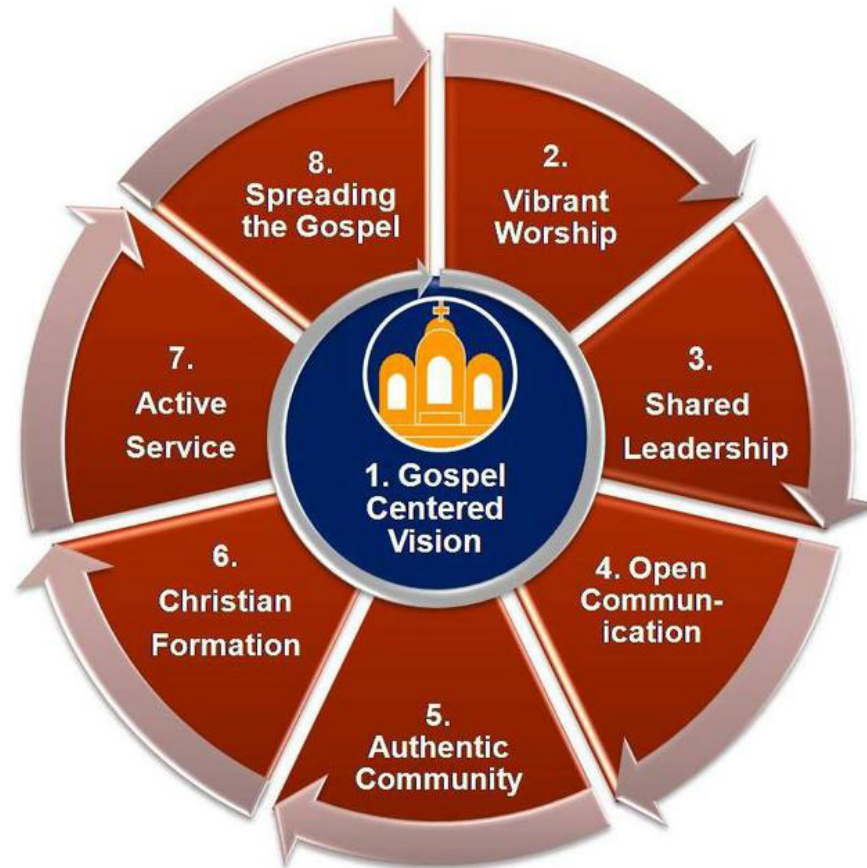


IF THE DEMOGRAPHIC TRENDS CONTINUE... WHERE WILL THE DIOCESE BE IN 2025?

- 10 + fewer churches
- Under 1500 members



WHAT DOES A VIBRANT/HEALTHY CHURCH LOOK LIKE?



PHIM: CHRISTIAN FORMATION (SECTION 6) FINANCIAL GENEROSITY

1. We teach people that stewardship (financial and otherwise) is a foundational quality of being an Orthodox Christian.
2. Parishioners are taught/reminded that every asset financial, human etc. they have is a gift from God to be managed as a steward on the Master's behalf. We are not the owners, we are the borrowers.
3. Proportional giving is a basic quality of our stewardship efforts.
4. We thank members often for their generous and responsible giving.
5. We ask annually. Lay leaders do at least part of the asking.
6. We link our requests for funds to our vision – hopefully describing a solid future for what we will do in the parish and how generous donations enable that future.
7. We don't "nickel and dime"; we limit special collections.
8. We expend serious effort to deliver clear reports on how money is used. We do not waste money. Nor do we sit on it or hoard it. Neither are we overly tight with expenditures. We put the money we receive to work for the building up the Church.
9. We do NOT fund the parish using per capita dues.
10. Children are taught clearly and directly about stewardship and generosity in Church school.

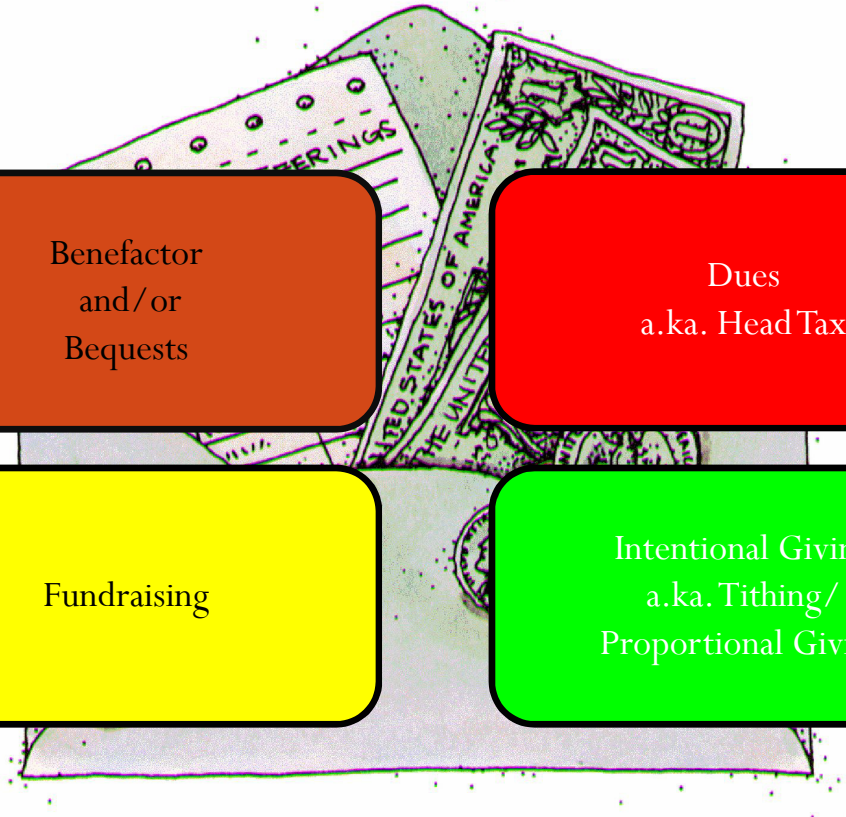


FINANCIAL GENEROSITY - continued

11. **Achieving our annual budget is not dependent on fund raising or alternative sources of income. Fund raising is used for charitable and outreach projects and to enhance fellowship.**
12. Stewardship practices (pledging or other) are explained clearly on the parish website (and in written documents). FAQ documents; pledge forms etc. are easily available.
13. We do NOT leave the job of expressing the need for responsible giving to the parish treasurer but rather in the hands of a stewardship ministry/team.
14. **We preach the Gospel of giving. We make it unashamedly clear to new members (and old members) that they are expected to provide generous, proportional and grateful financial support to the parish.**
15. **Our priest is provided with financial security.**
16. We are in compliance with OCA guidelines for clergy compensation.
17. **We believe that tithing is a goal to strive for.**



Types of Funding



Benefactor
and/or
Bequests

Dues
a.k.a. Head Tax

Fundraising

Intentional Giving
a.k.a. Tithing/
Proportional Giving

Benefactor and/or Bequests

Perceived Positives

- Short term financial security
- Relieves parishioners from responsibility

Perceived Negatives

- Unpredictable
- Gives a feeling of “ownership” to an individual or family
- Eventually will end
- Relieves parishioners from responsibility



Fundraising

Perceived Positives

- Can be a good method of Outreach
- Can contribute to fellowship
- Brings income from outside of the community

Perceived Negatives

- May create a business distinct from the church
- May take time from worship
- Can bring conflict – “Baghdad”
- Engenders judgmental feelings
 - Where were you?



How effective are your fund raisers?



- Calculate net profit (*Gross profit minus Expenses*)
- Count up the person/hours spent (*Add Total Hours*)
- Figure your per hour return (*Net Profit Divided by Hours*)

An Effective Fund Raiser



$$\begin{array}{rcl} \text{Gross Profit} & \textit{minus} & \text{Expenses} & = & \text{Net Profit} \\ \$14,000 & - & \$3,200 & = & \$10,800 \end{array}$$

<u>Volunteers</u>	<u>Hours</u>
Fr. Samuel	8
Mary	6
Martha	24
Lazarus	2
Simon	22
Saul	18
Judas	<u>1</u>
	81 hours

$$\begin{array}{rcl} \text{Net Profit} & \textit{divided by} & \text{Total Hours} & = & \text{Profitability p/hour} \\ \$10,800 & / & 81 & = & \$133.33/\text{hour} \end{array}$$

An Ineffective Fund Raiser

$$\begin{array}{rcl} \text{Gross Profit } \textit{minus} \text{ Expenses} & & = \text{Net Profit} \\ \$3,900 - \$1,500 & & = 2,400 \end{array}$$

<u>Volunteers</u>	<u>Hours</u>
Fr. Samuel	8
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Martha	24
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	81 hours

$$\$2,400/81 = \$29.63/\text{hour}$$



Are there better ways to spend our time?

So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, ¹² to equip his people for works of service, so that the body of Christ may be built up ¹³ until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.

Ephesians 4:11-13

Dues a.k.a “Head-Tax”

Perceived Positives

- A fixed, minimal amount
- Appearance of “fairness”
- Predictable
- People can feel that they are “Paid up”

Perceived Negatives

- The minimum is typically inadequate for church budgets
- Leads to feelings of entitlement
- Does not require prayerful consideration
- Not scriptural



**HAVE YOU PAID
YOUR DUES?**

Intentional giving a.k.a Tithing/Proportional Giving



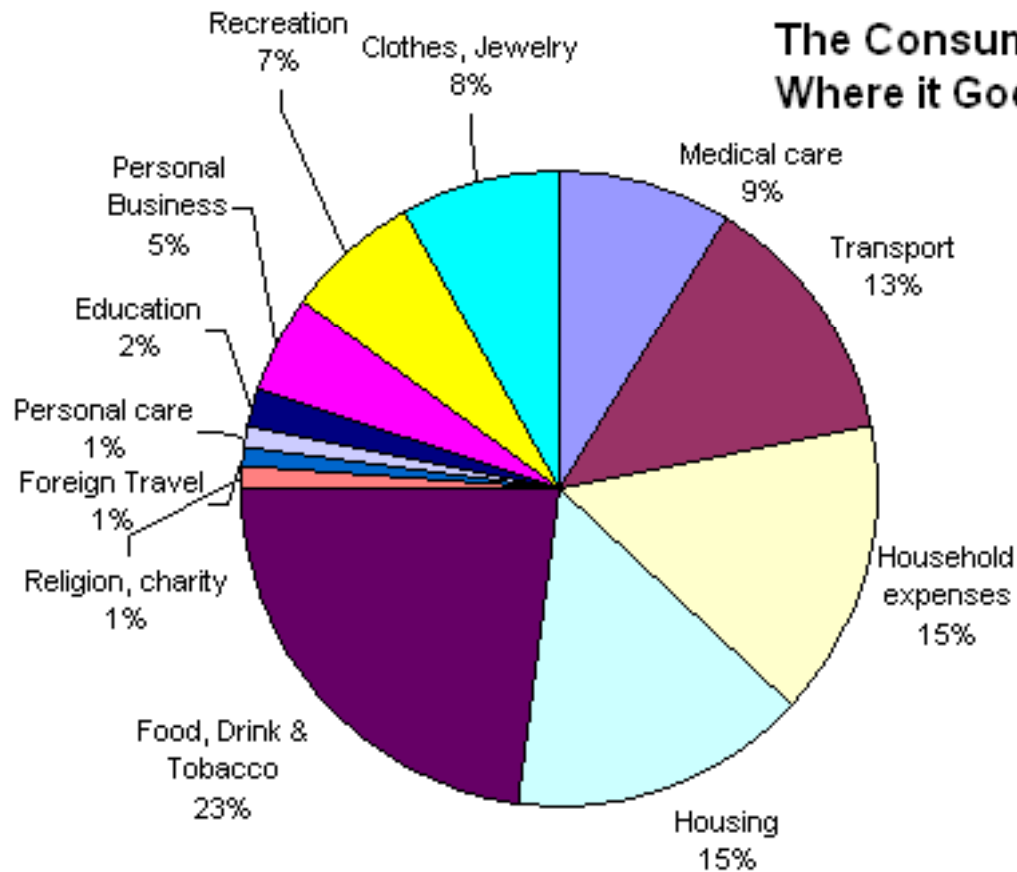
Perceived Positives

- Increased parish income
- Greater involvement from parishioners
- Scriptural

Perceived Negatives

- Undue burden
- Protestant
- Unfair – “why should I give more than someone else?”
- Diocese and OCA may suffer financial losses

Typical American Household Expenses



Where does
GOD fit into
MY plan?

“Our” reality... well, my parishes reality 😊

Sunday Collection Stewardship Chart (FY 2014)

Stewardship Range	Households (147)	% of Households	% of Total Tithing
Under \$200	27	18%	1%
\$201 - 500	32	22%	5%
\$501 - 1,000	24	16%	8%
	83	56%	14%
	<i>Households</i>	% of Households	% of Total Tithing
\$1,001-2,000	31	21%	22%
\$2,001 - 3,000	18	12%	22%
\$3,001 - 5,000	11	7%	20%
over \$5,001	4	3%	22%
	64	44%	86%
	<i>Households</i>	% of Households	% of Total Tithing

Intentional Giving – Annual Chart

ANNUAL TITHE CHART

ANNUAL INCOME	QUARTER TITHE (2.5%)	HALF TITHE (5%)	FULL TITHE (10%)
\$15,000	\$375	\$750	\$1,500
\$25,000	\$625	\$1,250	\$2,500
\$35,000	\$875	\$1,750	\$3,500
\$45,000	\$1,125	\$2,250	\$4,500
\$50,000	\$1,250	\$2,500	\$5,000
\$80,000	\$2,000	\$4,000	\$8,000
\$100,000	\$2,500	\$5,000	\$10,000

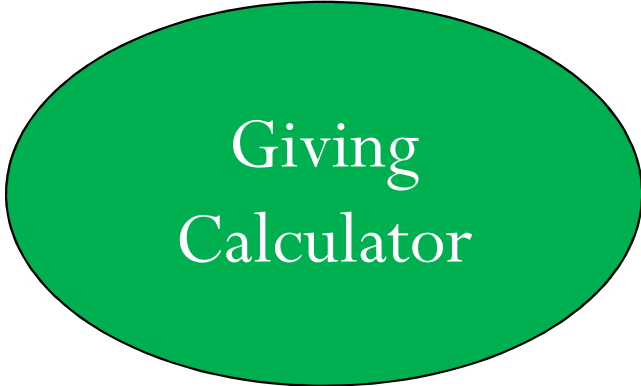
Intentional Giving – Weekly Chart

WEEKLY TITHE CHART

ANNUAL INCOME	QUARTER TITHE (2.5%)	HALF TITHE (5%)	FULL TITHE (10%)
\$15,000	\$7	\$14	\$29
\$25,000	\$12	\$24	\$48
\$35,000	\$17	\$34	\$67
\$45,000	\$22	\$43	\$87
\$50,000	\$24	\$48	\$96
\$80,000	\$38	\$77	\$154
\$100,000	\$48	\$96	\$192

How much am I giving?

How much can I or should I be giving?



Giving
Calculator

TITHING IS AN IMPORTANT PART OF CHRISTIAN GROWTH AND DISCIPLESHIP

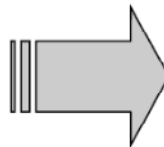
Our parish community does not have "dues". We are supported by the regular and free-will financial offerings of our parish family. The Apostle Paul teaches us to give "cheerfully" and the Scriptures give us a guideline of 10%. As Christians, we are taught to approach our giving in terms of a total percentage of our income, whatever amount (2.5%, 5%, 10%) we can give "cheerfully", knowing that the goal is 10%.

*Each of our households are encouraged each year to ask a fundamental question: **Knowing that GOD IS THE SOURCE of all the blessings in my/our life, including my/our finances, what TOTAL PERCENTAGE can I/we offer to our parish church as well as other worthy charitable organizations in THANKSGIVING TO HIM?***

IF YOU ARE NEW TO TITHING - BEGIN BY WORKING TOWARDS A HALF TITHE!

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Desired Funding

Benefactor

Ministry

Dues

Intentional Giving

Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, *will He* not much more *clothe* you, O you of little faith? “Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. *Matthew 6:30-33*



Then He said to them, “The harvest truly *is* great, but the laborers *are* few; therefore pray the Lord of the harvest to send out laborers into His harvest. *Luke 10:2*

If we have sown spiritual things for you, *is it* a great thing if we reap your material things? *1 Corinthians 9:11*