**Mount Lebanon United Methodist Church**

 **Stewardship Discovery Report**

Rev. Scott McKenzie, Ph. D.

Horizons Stewardship Co.

183 Arena Rd

P.O. Box 627

Cabot, AR 72023

501-843-9448

Horizons Stewardship (Horizons) conducted a Stewardship Discovery stewardship ministry audit for Mount Lebanon United Methodist Church (MLUMC) in order to help the church gain a clear picture of its current stewardship practices and to give the church concrete prescriptions specifically geared to increase generosity among those who attend the church.

The study was conducted by researching significant amounts of historical data provided by the church and meetings with: the pastor, staff, individual members and group meetings. Group meetings included an open meeting with any interested members.

I am grateful for the hard work and due diligence of your Finance Team and in particular Rob Spicher. Thank you for the privilege of working with your pastor, Rev. Tom Strandburg, the staff and people of Mount Lebanon United Methodist Church. God bless you as you move forward in mission and ministry.

**Introduction**

Philanthropy in America in the 21st century is highly competitive. With over 1.5 million non-profits and churches, survival of the fittest is borne out time and time again. Today’s donors are selective and very questioning of charities and churches alike in determining where their dollars should go. Today’s church must not only seek to develop a giver out of a non-giver, but become the preference for gifts from those already inclined to give. Churches that do both will thrive. Those that do not will find themselves increasingly cut out of the philanthropy pie.

George Barna, America’s premier church researcher, commented in his report on Christian financial stewardship that, “once a church establishes itself as being trustworthy in people’s minds, it will raise a minimal amount of money from attenders. However, to significantly increase people’s willingness to give generously, a church must speak to the issues that get people excited. The leader, first and foremost, must present a compelling vision for the ministry – not simply keeping the doors open and the programs running, but a clear and energizing goal that describes how lives will be transformed by the church if people contribute their time, money and skills. “Related to that vision,” Barna continued, “the church must then impress potential donors with its ability to minister in ways that are efficient, effective, satisfying urgent needs, providing personal benefits, and incorporating donors into the heart of the effort to bring about serious life-change. Most donors give a modest sum of money out of habit, guilt or hope, but are not moved to share or sacrifice in a bigger way because they do not sense that the church is revolutionizing the community.”

Barna went on to say, “continuing to raise funds the same way they always do – generic pledging campaigns, asking people to pray about giving, talking about people’s responsibility for funding the operations and programs of the church – will simply generate the same lukewarm response from congregants. The availability of funds and the willingness to invest in meaningful ministry does not automatically lead to increased giving by churched people. It’s a highly competitive market for funds, with more than one million non-profit organizations vying for donor dollars. The organizations that score big are those that understand why they exist and how to motivate donors to get on-board with distinctive and impactful activity that stimulates people to give beyond the normal one or two percent that is given without much thought or sacrifice.”

Successful churches are clear on their God-given mission of changing lives; they know why they exist and how to communicate their vision in a way that inspires members to participate in what God is doing through the church.

When the vision is present and being communicated, people must be in worship to hear it. In our experience, one of the most effective strategies to increase worship attendance is to involve people in small groups (Sunday school or life/community groups). It is also in these groups that life-changing discipleship is most observed. There is little evidence to suggest that people not involved in small groups will, in significant numbers, catch God’s vision for the church and for their individual lives and join in what God is doing.

When you study rapidly growing churches today, it is rare to find one that does not excel in all of the following six areas. Even if one area is under-developed, it tends to impact growth and the church’s ability to live out its mission. They are:

* Relevant Worship.
* High levels of small group participation.
* Excellent children’s programming, especially on Sunday morning.
* High levels of hands-on mission involvement.
* A “market-oriented customer service” mentality.
* Communicating to connect people to Christ more than just connecting them to the church.

In order for the church to be fruitful in its mission, it is imperative that the leadership of the church understands where God is leading this congregation and that this vision is communicated clearly and broadly.

Successful churches understand and design their financial stewardship enhancement efforts with firm knowledge of the impact that clarity of vision and life-changing ministry has on the generosity of their donors.

**Top three reasons why people give to one organization over another:**

1. Belief in the Mission - People continue to respond in survey after survey that the number one reason they chose a certain charity was the impact they perceived it had on lives. People give big gifts to big dreams that offer the promise of making a big difference in people’s lives.

2. Respect for Staff Leadership - People give to people, not institutions. Gifts increase markedly when donors have a high level of confidence in the people who will control the donation. Building strong relationships between key staff and donors is vital and necessary.

3. Fiscal Responsibility - People give to winners and to thriving charities. They respond poorly to ‘save the sinking ship’ appeals. Accountability is important, as is making sure the true message is being heard by the right people.

These three values consistently surface as the reasons people choose to give to one organization over another (Panas), but we also know that people give to the church because they learn the biblical principles of generosity. When they grow in their relationship with God, they live an outwardly-focused life, in other words, a generous life. So, these three things must be present in order to be the recipient of people’s giving, but they must be coupled with consistent biblical teaching about generosity as well as defined expectations for living the life of a disciple.

**Lyle Schaller’s seven characteristics of churches that know how to compete in the 21st century philanthropy marketplace:**

1. They learn how to ask. They take the initiative.
2. They talk about causes and not budgetary needs of the institution.
3. They specifically train key staff and laity in how to present the case to potential donors.
4. They are credible and honest.
5. They are constant in maintaining relationships with donors.
6. They offer donors choices.
7. They know how to say thank you.

**Background**

Mount Lebanon United Methodist Church has been, in the words of current pastor, Tom Strandburg, a “pillar congregation” in the Western Pennsylvania Annual Conference. Over the years, both lay and clergy leaders have played pivotal roles in the life of the Annual Conference, the greater Pittsburgh area and the world-wide Methodist church.

Unfortunately Mount Lebanon, like many other “pillar congregations,” is experiencing decline. As recently as the mid 1990’s, worship attendance was in the mid-500s. In 2016, worship attendance averaged just over 250. Many people were quick to point to a series of events including conflict with pastors, embezzlement, and the rise of other strong congregations in the South Hills. While decline was clearly precipitous following the retirement of Pat Albright, there were indications of trouble even in the late 1970’s.

In November of 1977, in anticipation of his retirement, Senior Pastor Winston Trever wrote about the state of Mount Lebanon United Methodist Church. In what now appears to be almost prophetic writing, Rev. Trever describes a church experiencing “a steady decline in church school and worship attendance.” He notes that worship attendance in 1977 is now one half of what it was in 1960. He then goes on to describe what he calls the two lines on our health chart: declining membership and the rising cost of operations. *When these lines intersect the church becomes a citadel protected by a moat and drawbridge virtually without a program, all income will go to support plant.*

*Rev. Trever goes on to say:*

It may well be that our long standing policy of sheer excellence in music, worship, education and preaching, plus a warm friendly attitude may not be the formula for success in Dormont-Mt. Lebanon…The church may have to consider launching out in new directions toward community involvement…My opinion rests on the conviction that it is very late for a Mt. Lebanon Methodist turn-around to be achieved.

While many of Rev. Trever’s statements appear to have been correct, it is NOT too late for Mount Lebanon United Methodist Church to experience rebirth and revitalization.

**Congregational Trends**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **2011** | **2012** | **2013** | **2014** | **2015** |
| Worship Attendance | 273 | 261 | 280 | 285 | 265Estimate |
| Membership | 1,406 | 1,271 | 1,193 | 1,200 | 1,221 |
| # Pledging Households | 161 | 174 | 155 | 155 | 159 |
| Amount Pledged | 449,496 | 506,759 | 442,493 | 488,093 | 471,465 |
| # Contributing Households | 456 | 452 | 452 | 454 | 492 |
| Annual Contributions  | 612,393 | 648,769 | 657,745 | 787,199 | 761,253 |
| Other OperationalIncome | 59,226 | 52,125 | 77,619 | 84,189 | 68,153 |
| Total OperationalBudget | 671,619 | 700,894 | 735,364 | 871,388 | 829,406 |

**Current Giving Analysis**

**In 2015, MLUMC had 327 households give to the operating budget. Those 327 households gave a total of $739,068 in the 2015. Of those 327:**

* 7 families or 2% of giving households gave more than $10,000. Those 7 families contributed 32% of all contributed monies.
* 16 families or 5% of giving households gave from $6,000-9,999. Those 16 families contributed 16% of all contributed monies.
* 75 families or 23% of giving households gave from $2,000-5,999. Those 75 families contributed 33% of all contributed monies.
* 113 families or 34% of giving households gave from $500-1,999. Those 113 families contributed 16% of all contributed monies.
* 116 families or 35% of giving households gave less than $500. Those 116 families contributed 2% of all contributed monies.

**Demographic information from MissionInsite**

* In the 10-year future, how is the population expected to change? **Little Change**
* In the 10-year future, how is the population of school age children expected to change? **Little Change**
* Compared to the state, are families of children more or less likely to live in 2 parent households?  **About the Same**
* For this area, what is the general level of education of adults 25 and older? **High**
* How diverse is the racial/ethnic mix of this area? **Very Homogeneous**
* How does the median family income compare to the state? **About the Same**
* Compared to the state, is the number of families in poverty above or below the state average? **Somewhat Below**
* On a continuum between blue and white collar occupations, where does this area fall? **Closely Split**
* In this area, what racial/ethnic group is the largest percentage of the population? **White**
* What is the level of religiosity in this study area? **Somewhat Low**

**General Observations**

1. Worship attendance is an important indicator of church health. Over the last 5 years, worship attendance has remained relatively flat.
2. The number of pledging households is also flat as well as the amount pledged.
3. While the reported number of contributing households increased in 2015, the amount given actually declined.
4. There is clearly a dangerous trend that emerges from an examination of the numbers. All of the data that measures participation whether, worship attendance or giving is flat. On the other hand, the operating budget has increased from $671,000 to $829,000. This is unsustainable.
5. There are other significant red flags including the ages of some of your more significant pledgers and givers. MLUMC made budget last year and this year due to a one-time gift. This member is now deceased. In 2015 there were 12 pledges over 9,000 dollars. Of those 12, 5 are over the age of 80. 5 are over the age of 60 and 2 are under the age of 60.
6. Another red flag emerges from the analysis of your current giving. 2% of your families contribute nearly one third of your operating budget. The death or moving away of just a few of these would be devastating to your budget. On the other hand, 35% of your giving families give less than $500 a year. This is above what we typically see in United Methodist churches.
7. While Mount Lebanon has a reputation as a wealthy area, MissionInsite reports in a 3-mile radius, an average income roughly equal to that of the entire state, $78,000.
8. The same area is expected to show little growth over the next five years.

**Observations from Interviews and Groups**

**Strengths:**

From the individual interviews and the focus groups, three words were mentioned most frequently: mission, outreach and music. More than one person said, “I came for the music and I stayed because of mission and outreach.” Many people want Mount Lebanon to be a community based church and appreciate the current efforts to move in that particular direction.

Another strength mentioned by multiple people was the genuine warmth and friendliness of the congregation. Truthfully, almost every church I meet with describes itself as “warm and friendly.” When people said warm and friendly, I always asked a follow up question: Are you warm and friendly to strangers? When asked this question people typically paused and said, “I’m not sure.”

Your preschool is also recognized as a strength that has the potential to bring in new and younger families to the church. Terrific Tuesdays was also mentioned more than once as a strength of the church.

**Areas to Improve:**

More than one person said, “we just don’t do a very good job of getting people involved in anything, activities or finances and giving.”

Communication was listed as an area for improvement by several people, both internal communication and external.

Though viewed as warm and friendly, more than 1 person suggested there needed to be a plan in place for welcoming new people on Sunday morning.

People question whether the entirely traditional worship style appeals to the people of the Mount Lebanon-Dormont area.

Some people expressed concern that MLUMC is still viewed as a congregation for the wealthy and well-dressed.

Finances were mentioned as an area that needs improvement. Several people indicated, “we just don’t talk about it.” On the other hand, there was frustration that on many Sunday mornings there are multiple announcements regarding fund raisers and extra offerings.

Financial transparency was lifted up as an area for improvement. Some people expressed concern that monies designated for certain areas were being used for “paying the bills.”

**Mission:**

When asked about mission and vision, very few people mentioned 1,000 people engaged in 100 ministries. There was no overwhelming excitement about the mission or vision. What did excite and engage people was the idea of a church being fully engaged with the community. I found a real desire to for a community based church.

**Stewardship Observations**

1. The Pastor does not know what people give, but is not averse to knowing if it would be helpful.
2. The Pastor tithes and has publically told his story of how he came to tithe.
3. The Pastor does preach on money. Interestingly, when asked how frequently money and tithing is talked about, everyone said “not enough.” No one said, “all we talk about is money.” People said that tithing as 10% of income is not taught nor any kind of percentage giving.
4. While people do not think money is talked about too often, there is concern over the number of asks being made on a typical Sunday morning for various causes.
5. In the past, MLUMC has experienced first-hand the impact of financial malfeasance. Unfortunately, the current practice of using designated monies to pay current expenses does not build trust. Any time the intent of the donor is perceived as being violated trust is broken and giving is discouraged. The practice of routinely having $200,000 dollars in IOUs is not a good practice and will definitely have a negative impact on giving. One person described this practice as a “shell game.”
6. The endowment fund has a current balance of approximately $1.1 million. Often times unrestricted income from the endowment is used to pay the IOUs. There is no plan in place to grow the endowment.
7. Statements are mailed out quarterly. Envelopes are mailed out monthly.
8. The church does have the option of electronic giving but has no real method or plan for encouraging or increasing the levels of participation in electronic giving.
9. Stewardship campaigns have been relatively low key and consisted primarily of mailings and announcements/testimonies. Testimonies deal with the impact of giving and not on personal to the joy of giving or the need to give or tithe. More than one person indicated that the church does not do a good job of really dealing with stewardship as a spiritual/discipleship issue.
10. Giving is not considered as a requirement or expectation for leaders.
11. New members are given pledge cards and giving is discussed as part of the vows.

**Introduction to Recommendations**

Horizons is well aware that the initial inquiry to us was to ask for assistance in increasing income. Gifts to the church are, however, more related to how members (donors) ***feel*** about the ministry of the church than how gifts are sought or the plate passed. MLUMC could easily get caught up in wanting to use money as a “bottom-line” barometer and that would be tragic. The following recommendations address not only the practice of financial stewardship at the church, but also ways to improve a person’s desire to give more to the church.

**The church must not lose sight of the fact that they are NOT called to “raise money” or “give money,” but to make disciples (to offer life-changing connection to the living God by inviting people to follow Jesus). All fundraising is done to make disciples. All buildings are built to make disciples. All budgets are set to make disciples. A balanced budget is not necessarily a sign of a healthy church. A sea of changed human beings is.**

Peter F. Drucker, in “Managing the Non-Profit Organization,” puts it well. “*A business has discharged its task when the customer buys the product, pays for it, and is satisfied with it. Government has discharged its function when its policies are effective. The ‘non-profit’ institution neither supplies goods or services nor controls. Its ‘product’ is neither a pair of shoes nor an effective regulation. Its product is a changed human being. The non-profit institutions are human-change agents. Their ‘product’ is a cured patient, a child that learns, a young man or woman grown into a self-respecting adult;* ***a changed human life altogether****.”*

In his book “The Spirituality of Fund-Raising,” Henri Nouwen says, *“Fundraising is proclaiming what we believe in such a way that we offer other people an opportunity to participate with us in our vision and mission. Fundraising is precisely the opposite of begging. When we seek to raise funds we are not saying, ‘Please, could you help us out because lately it’s been hard.’ Rather, we are declaring, ‘We have a vision that is amazing and exciting. We are inviting you to invest yourself through the resources that God has given you—your energy, your prayers, and your money—in this work to which God has called us.’”*

**Recommendations**

1. **Create a culture of becoming a High Expectation Church.** Leadership and staff need to be willing to publically commit themselves to a leadership covenant that involves:
* tithing or working towards a tithe
* participation in worship
* involvement in a small group
* service through mission

This covenant should be presented publically with all staff and leaders present. The congregation should then be encouraged to join in being part of this covenant. Leadership covenants are addressed in my book *Bounty: 10 Ways to Increase Giving Now.* Bottom line, leaders lead and if you expect your people to give generously and tithe, leaders need to lead the way and step up.

These expectations must be considered when inviting people to serve in key leadership roles of the church. These expectations are an expression of discipleship. Leaders who cannot immediately tithe should demonstrate a committed plan to grow in financial stewardship with tithing as a goal. We want to encourage and raise the expectation of leaders to model the practices the church would like to see in its membership as a whole. It takes seriously the belief that tithing is primarily a spiritual discipline, rather than a budget issue.

You will only be able to do this if you give the pastor and key leaders access to giving records. The United Methodist Discipline now requires pastors to have full access to giving records. **Target Date: Fall of 2017**

1. **Raise the level of expectations with new members.** While MLUMC already has in place a process for new members, Horizons would recommend moving it to the next step. Beginning with new members, this same covenant should then be modified and used as expectations for new members. Churches that grow are high expectation churches. All new members should be required to go through a new members’ class and part of the class is a clear statement about expectations for new members. Again:
* tithing or working towards a tithe
* participation in worship
* involvement in a small group
* service through mission

If people are not ready to commit, then they do not become members. They are still welcome and can participate in all activities, they just are not ready to be a member. The focus should not be on just learning about Methodism but learning about discipleship. As stated previously, this approach is less about ‘getting people to join’ but about cultivating people’s faith-walk. A resource for such a class is Carolyn Slaughter’s *Following Jesus. Following Jesus,* is used for new member classes at Ginghamsburg UMC, one of the largest UMCs in the country. James Harnish’s guide “A Disciple’s Path” is another excellent resource to guide the implementation of this approach.

This should become church policy. An estimate of giving card should be given once people have decided to join. This should be implemented with the next new member’s class.

Once this has been implemented with new members, the next step would be to invite those participating in small groups (Sunday school classes, covenant groups, etc.) to commit to these expectations followed by a sermon series to the congregation where long-term members are invited to consider taking this step. **Target date: Next new members class**

1. **Develop a plan to promote and market the church’s Endowment Program.** Though the church has an endowment fund, there does not appear to be an effective marketing program in place to promote or receive new estate or other planned giving gifts. The largest amount of wealth to ever pass from one generation to another will be occurring over the next 20 years. But the church cannot assume that they will be automatically included in how people, including active and engaged members, choose to manage their estates. There must be the recognition that the church is competing for estate gifts with a multitude of other organizations (i.e. education, medical, not-for-profit groups, the arts). If MLUMC is serious about growing its endowment, then there must be an intentional plan to do so, which may include professional counsel. An Endowment Committee should be established and invited to present a marketing plan to the Church Council by the fall of 2017. One such sample is attached to this report. An excellent resource is “Creative Giving: Understanding Planned Giving and Endowments in Church” by Michael Reeves, Rob Fairly and Sanford Coon. The Western Pennsylvania Foundation will help in this endeavor. One of the keys to establishing a healthy endowment is to have guidelines that prevent the money from being used for current expenses. Income from the endowment should be used for
* new ministry initiatives
* mission
* capital needs of the building.

Closely related to the above recommendation: Begin a capital reserve maintenance fund as part of the endowment. Your congregation will have an increasingly difficult time paying for the upkeep of the current structure. Begin by creating a spread sheet listing all possible capital expenditures over the next 5-10 years. Then determine the amount needed in an endowment to pay for these anticipated expenses. **Target Date: Fall of 2017**

1. **Preach on the theology of money.** A common complaint often raised in congregations is that the church talks too much about money. This is not the case at MLUMC. People want to hear about tithing and percentage giving. Sermons should be preached at least three to four times a year that provide biblical principles and tools that will help people develop a Christian understanding of financial resources when there is no ‘ask’ connected to the sermon. Use practical tools to help people understand the importance of tithing and intentional percentage giving. This is not about giving money to the church, but rather about creating a biblical foundation that focuses on the need for disciples to give rather than the church’s need to receive. This approach will give people a new voice to listen to and follow. Three to four sermons on giving should be given as part of the annual stewardship campaign. Again, give people practical tools on tithing and percentage giving. **Target Date: Immediate**
2. **Offer financial classes.** People in our society, including committed and faithful Christians, live within a culture that encourages debt as a way to ‘have it all now’ with a stress on immediate gratification. The result of overwhelming debt and ignorance around budgeting can devastate marriages, financial security, retirement, as well as generosity. In addition, people who are living from paycheck to paycheck would like to be more generous but are limited by their current financial situations. Financial classes are one way the church can offer help and support to families. These can often be an outreach into the community as many churches who offer such classes find that more than half of the participants come from outside the church’s membership. There are several options to choose from: “Financial Peace University”, “Crown Financial”, “Good $ense” and “Master Your Money.” By helping people learn how to better manage resources and to get out of debt, the church is not only helping to change the future of families but creating a better environment for them to experience the joy of generosity. Another consideration is to develop financial classes for college students to teach basic skills of money management, credit card/student loan debt issues and budgeting. **Target Date: Spring of 2018**
3. **Electronic Giving.** Research reveals that only 33% of all consumer transactions are managed with cash and checks (only one in six checks is processed through the banking system in paper form). The remaining 67% is handled digitally. In a survey of 1,100 churches, 49% reported their giving was behind their budget needs, 37% stated their giving was on track with their budget and only 14% indicated that giving was exceeding their budget needs. Upon further review, it was discerned that the primary difference between churches whose giving exceeded their budget needs and others was a strong emphasis on electronic giving. Donors give more and do so with greater consistency when using some form of electronic giving. We live in a culture where the church must become more adept in this arena. While giving online is available, it is important to encourage this method of giving in order to increase its usage. The keys to increasing usage of electronic giving include:
* Educate and promote electronic options in written, verbal and digital platforms.
* Be intentional and consistent.
* Be patient.

In addition to electronic banking and the website, sources for this means of giving include kiosks/iPads, QR Codes, mobile options and social media.

The goal should be to consistently grow electronic giving annually. This should be ready to put into use by the **Target Date:** **fall campaign of 2017.**

1. **Enhance Giving Statements.** Currently MLUMC is sending regular giving statements to giving families. This goal would encourage the church to enhance and build on what they are already doing. Currently the primary information provided with the giving statements is financial giving data, which reinforces the message that giving is only about money. For the donor, giving is primarily about making a difference and/or being faithful.

Giving statements should continue to be sent at least quarterly. Every two months is better. Each mailing should include the following:

* A story of a life that has been impacted and changed by one of the church’s ministries. Donors see their gifts as an investment in ministry.
* Financial wins.
* Important facts and data about the church’s financial status in which sensitive issues are fully shared without concern for visitors or nominal members reading this candid sharing.
* An expression of gratitude to the donor.
* Individual financial giving information.

**Target Date: Next Statement**

1. **Strengthen Your Annual Campaigns for Ministry Budget.** MLUMC should consider partnering with Horizons to guide them in their 2017 annual stewardship campaign. The focus of this campaign is to encourage people to ‘take the next step’ in moving their giving towards a tithe or beyond rather than focusing on the needs of a budget. This focus requires a shift in the culture of how people approach their giving and it takes time for this approach to become more fully integrated within the church’s mindset. Future annual stewardship campaigns should build on this approach in coming years. *Take the Next Step* has a proven track recordfor significantly increasing both giving and discipleship. Target Date**: Fall of 2017**
2. **Share Ministry Stories.** While stories of changed lives are shared occasionally, it is recommended that this practice be expanded. It is recommended that the use of stories be offered at least twice a month. The key to success is to focus on a single changed life, whether it is the life of someone who benefited from a ministry of MLUMC or someone who was involved in offering the ministry. The goal should be to have someone delivering a personal word of less than two minutes each week, about how God is working through the ministries of MLUMC. These testimonies can include thanks for giving and financial support but should never ask for money. They can be video-taped or shared live. They should always be written down before hand to ensure brevity and clarity. Each story should be posted on the website. Donors today, more than ever, want to see measurable results in the church’s ministry so they can see their gifts are a good investment. **Target Date: Winter/Spring of 2017**
3. **Develop systems for financial reporting.** Systems should be developed to:
* Notify the pastor every time a family makes a financial gift for the first time so a thank you note can be written.
* Notify the pastor when a significant or out-of-the-usual gift is given.
* Notify the pastor when a significant change occurs in someone’s giving pattern.

In addition, the church should review the process for how first time visitors are connected to the church as they become more regular with their attendance.

**Target Date:** **January 2017**

1. The Church Council, along with Stewardship and Finance Committee, should study as a group the book “Rich Church/Poor Church” by Dr. Clif Christopheror Bounty by Kristine Miller and Scott McKenzie**.** This resource will be very helpful in creating and nurturing a deeper understanding of the keys to generosity within the church. A section of the book can be discussed each time the team meets. **Target Date: Winter/Spring 2017**
2. MLUMC needs to begin living within its means. The practice of borrowing monies from designated funds or endowments is not healthy. You are like a family paying bills with a credit card, knowing they will not be able to pay off the balance next month. This needs to stop and you need to have a plan in place to pay the 200,000 back that is currently owed to various funds. You need to live within your means. Part of the solution will be increasing revenues through a well-run and spiritually enriching annual campaign. You need to rebuild trust on the part of your donors. Without trust, giving will not increase. **ASAP**
3. With issues of financial malfeasance in the past MLUMC should have a full and formal audit every 3-4 years. In the intervening years there needs to be a C.P.A. formal opinion. **Target Date: Fall of 2017**
4. The stewardship committee needs to be formed 5-6 people who have a passionate belief and demonstrated history of generosity. They should assist in the prioritization of these recommendations and in the development of the leadership covenant. They should also read one of the books already mentioned. **Immediate**
5. You need to limit or even eliminate the number of asks on a Sunday morning. You need to focus on the mission and not the continual asking for funds. Instead of being all things to all people, focus and do a few things really well with impact. Consider have 3 special events a year as fund raisers for these various ministries and mission and eliminate the continual ask. You will not only raise money but will also build community. The Sr. Pastor and finance committee should over see this. **Target Date: January 2017**

**Non-Stewardship related recommendations**

1. MLUMC needs to work on the ministry of hospitality and welcoming. Your building can be intimidating and imposing. You need to therefore be extra diligent in extending hospitality to the community and visitors. When you have large events that bring in the community have MLUMC ambassadors to walk around and greet people. Consider tours for the church during special events. You can pattern this off the Pittsburgh airport ambassadors program. Ushers and/or greeters should be specifically trained in hospitality. It doesn't always just happen. **Target Date: Easter 2017**

**17.** With a changing community around you, 2 traditional services may not be appealing to your community. People tend to like choices. Staff and lay leaders in worship need to come together with a common commitment to excellence in worship. You need 2 very strong worship services with 2 distinct styles. This means making sure the new contemporary service is not “second class.” It will only succeed with a commitment to making it the best it can be. People I interviewed would like to see more passion, enthusiasm and variety in worship. **Best dates to launch are Easter or Christmas.**

**18.** At least one Sunday a year you should come together for a Church Without Walls community service day. You gather together for a common worship service and then are sent out in teams into the community for a day of service. You return to the church for a closing worship service. I can provide additional information about this day event. **Target Date: Spring of 2018**

**19.** Enlist the help of someone like Rev. Brian Bauknight to review your current staff configuration and determine what staff best meets the needs of your mission and vision. **Contact Brian after the first of the year.**

**20.** Continue to build bridges between the pre-school and the church. Consider having the children sing in church more than just the one time. When they do sing be ready to make it special and welcoming for the parents. **Target Date: Lent/Easter 2017**

**Sample Implementation Plan**

|  |  |  |  |
| --- | --- | --- | --- |
| Recommendation | Responsible Party | Implement Date | In Place (√) |
| 1. Create culture of being a High-Expectation church: staff and members
 |  |  |  |
| 1. Create culture of being a High-Expectation church: new members
 |  |  |  |
| 1. Create marketing plan for the Endowment
 |  |  |  |
| 1. Preach on the theology of money
 |  |  |  |
| 1. Offer Financial/Budgeting Classes
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| 1. Increase Electronic Giving
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| 7. Enhance Giving Statements |  |  |  |
| 8. Continue Annual Campaign Focus |  |  |  |
| 9. Share Stories |  |  |  |
| 10. Systems Development |  |  |  |
| 11. Leadership to Study “Rich Church/ Poor Church” |  |  |  |

YEAR ONE

ENDOWMENT PROGRAM SCHEDULE

No two churches are the same and it is assumed that this schedule will need modifying by each church who uses it. It’s important, however, that a yearly schedule be set with 3-4 presentations made along with letters and brochures mailed. Success depends on persons receiving REGULAR information. A one-time program and mailing will not bring success.

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| Week 1 | Obtain official permission to create an endowment committee. |
| Week 1-4 | Vote on a binding endowment policy. |
| Week 4-8 | Create a brochure on your endowment. Set up Honor Society. |
| Week 7 | Have a planning meeting with the endowment committee. |
| Week 8 | Publicize upcoming congregational meeting (letter one). |
| Week 10 | Have lay person invite persons to the upcoming meeting during worship. |
| Week 11 | Hold first congregational meeting with speaker. The subject should be Wills and General Estate Planning. |
| Week 12 | Send mailing with Wills letter and brochure. |
| Week 13 | Put Wills blurb in newsletter. |
| Week 14 | Put Wills blurb in newsletter. |
| Week 22 | Begin publicity for second program. |
| Week 23 | Have a lay person invite persons to the upcoming meeting during worship. |
| Week 24 | Hold second meeting on planned giving – suggested topic: Living Trust and Tax implications. |
| Week 25 | Send second mailing with Living Trust letter and brochure. |
| Week 26 | Put Living Trust blurb in newsletter. |
| Week 27 | Put Living Trust blurb in newsletter. |

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| Week 35 | Begin publicity on upcoming meeting. |
| Week 36 | Have lay person speak in worship. |
| Week 37 | Hold third meeting – suggested topic: Charitable Remainder Trust (CRT). |
| Week 38 | Send third mailing with CRT letter and brochure. |
| Week 39 | Put CRT blurb in newsletter. |
| Week 44 | Begin publicity on next meeting. |
| Week 45 | Have lay person speak in worship. |
| Week 46 | Hold fourth meeting – suggested topic: Insurance. |
| Week 47 | Send Insurance letter and brochure. |
| Week 48 | Put Insurance blurb in newsletter. |

Continue sessions and mailings in year two through four. Meet three times a year. Be sure and hold last meeting in November – not December. Use December for end of the year cash gifts – not planned gifts.

* Hold Honor Society dinner in November. Establish a named Society whose members are all families that have either made an endowment gift or confirmed to you that the church is included in their will. Each year hold a dinner honoring these people and educating persons on the endowment. Make the evening fun and enjoyable. It is a great way to subtly promote the endowment.
* Promote all success stories in the newsletter (gifts or new Honor Society member).