



stewardship

church leadership resources

sbtexas.com/healthsurvey

Based on the Church Health Assessment you completed, stewardship may be an area of needed growth for your church. God expects Christians to be faithful managers of what he has entrusted to them. Your church needs her members not just to be bought in, but to be sold out. The Lord Jesus said, “Wherever your treasure is, your heart will be also” (Matthew 6:21). In the **Explanation** section below, you will find several important biblical foundations for stewardship as it relates to church health. Subsequent sections of this report will include **SBTC Resources/Tools, Other Recommended Resources** and **Contacts**. All of these are designed to help strengthen your church in the area of stewardship. Please take time to read through this report and to share it with some key influential leaders in your church.



explanation

“We want you to know, brothers and sisters, about the grace of God that was given to the churches in Macedonia: During a severe trial brought about by affliction, their abundant joy and their extreme poverty overflowed in a wealth of generosity... they begged us for the privilege of sharing in the ministry to the saints... excel also in this act of grace... I am testing the genuineness of your love.” 2 Corinthians 8:2-8

Paul celebrated the generosity of the Macedonian church because they gave sacrificially, with joy, even through their own poverty and affliction. The ability to give was itself a gift to them from God. Followers of Jesus are to steward all of their resources wisely, as gifts from God, to advance the Great Commission. The church as a whole should wisely steward her resources for this same purpose as well.

When assessing the health of a church, one cannot ignore its financial health or its budgeting practices. Healthy churches do not just take in money and manage it well. They invest it prudently and sacrificially for the advancement of the Great Commission. A healthy church will exemplify good financial stewardship in three areas: sacrificial tithes and offerings, appropriate budgeting and strategic missions giving.

Sacrificial Tithes and Offerings.

Members of healthy churches give financially to the work of the church. Most agree that the biblical tithe (tenth) is more than an Old Testament concept; it is a starting point for faithful giving to God's kingdom work through the local church. God owns one hundred percent. We are merely stewards of what he graciously affords us. On top of regular tithes, members are encouraged to give offerings that support specific causes through their local congregation. The tithe is an undesignated ten percent and populates the budget of the church. Offerings are special, designated gifts given for a specific cause such as facility improvements, seasonal missions initiatives or benevolence funds to be used in the community. Churches with healthy giving practices are those whose members understand and are committed to the work of the Great Commission through their local congregation. These churches clearly and consistently communicate giving methods. They explain and illustrate how a church member's regular, sacrificial giving through the local church is making a Great Commission impact in their local community and around the world.

Appropriate Budgeting.

The leadership of the church should work at assessing giving trends in the congregation, then realistically estimate the financial resources for the coming months. The budget is a forward projection of expected giving based on patterns of past actual giving. Budgeting for missions and ministry is a sacred task. It must be approached with a mindset of humility and a heart of grace. Church leadership should carefully evaluate what percentage of the church's budget is allocated to personnel, to various ministries, to different age-graded initiatives, to facilities and to missions. Its budget allocations should exemplify its stated mission and objectives. An unhealthy church, for example, may say that they are committed to missions, but only allocate two percent of their budget to missional giving and going. Or they may all agree that they should be working to reach the next generation with the gospel while allocating twice the percentage for adult ministries

as they do for children's and youth ministries. They may claim to be a church that takes care of its leadership, but budget salaries or benefits at significantly less than what their leadership really needs. Healthy churches take budget planning seriously. They work to allocate expected financial gifts to various areas of mission and ministry in such a way that the mission and ministry of the church is sufficiently resourced. In healthy churches, budget numbers reflect the giving trends, and budget allocations reflect the values and vision.

Strategic Missions Giving.

In his infinite wisdom and matchless grace, God has designed the work of Great Commission advance to be funded through local churches. For two millennia, local churches of all sizes have been pooling their resources and relationships to fulfill the Great Commission. No matter how large or how wealthy, no single church can do this alone. And no matter how small or how impoverished, no single church is exempt. We need each other and our reward is greater when we work together (Ecclesiastes 3:9). Unhealthy churches allocate all of their financial resources to sustain their own kingdoms. Healthy churches designate large percentages of their budget to missions giving. In an unhealthy church, when the budget gets tight, missions giving is the first to get cut. In healthy churches, when the budget gets tight, their percentage of missions giving remains steady. Unhealthy churches consume or hide away one hundred percent of the resources God has entrusted to them. Healthy churches give as much through mission-giving, mission-sending organizations as possible. Missions giving should be as strategic as it is sacrificial. A healthy church will evaluate its missions giving at least once per year to ask if their kingdom dollars are making the greatest impact. Sometimes this means reducing or cutting one project in order to more sufficiently fund another. In healthy churches, leadership regularly evaluates its missional giving practices to maximize the impact of every Great Commission dollar given.

The size of the budget does not determine the health of the church. But the heart of its membership, evidenced in giving practices, does. Jesus said it this way: "Where your treasure is, there your heart will be also" (Matthew 6:21). Evaluate where the greatest percentage of the congregation's treasure is being stored or spent. There, you will find her heart.

sbtc tools & resources

SBTC Consultation

We will provide a specialist to come to your church to review your practices and train your assistant in the best practice methods of handling offerings, requesting funds, and managing accounting and payables.

Church Tax Seminars

These seminars are meant to inform and educate church leaders and administrators about church and pastoral tax laws as well as any new or revised tax law and procedures for the upcoming year.

SBT Foundation

The purpose of the Southern Baptists of Texas Foundation is to help Southern Baptists of Texas support Baptist ministries through bequests, planned gifts, church loans and fund management services.

SBTC Cooperative Program

Resources and explanations for maximizing the Great Commission impact of every dollar that passes through the ministry model of your local church.

Reach Texas Annual Missions Offering

A yearly special designated gift collected by churches to reach Texas with the gospel of Jesus Christ through church planting, revitalization and evangelism.

other recommended resources

Recommended Books/Articles:

Managing God's Money

by Randy Alcorn

God and Money: How We Discovered True Riches at Harvard Business School

by Gregory Baumer & John Cortines

Church Finance: The Church Leader's Guide to Financial Operations

by Michael Batts

Stewardship Training/Methods:

Ten Percent

by Ronnie Floyd and the Southern Baptist Convention Executive Committee—a complete resource for educating your congregation on biblical patterns of faithful financial giving.

Lifeway Generosity

a full-service digital software for tracking and managing giving in your local church.

stewardship contacts

Please do not hesitate to reach out to the following contacts for encouragement, consultation or direction. It will be our joy to come alongside you as you lead your church to reach your community for Christ.

Joe Davis – jdavis@sbtxas.com

CFO & Senior Strategist for Business & Operations

Bart McDonald – bmcdonald@sbtxasfoundation.com

Executive Director of SBT Foundation

[Ministry Request Form](#) (www.sbtxas.com/help)



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