

Giving for Life

A report by the
National Stewardship Committee

FOREWORD

by the Chair of the National Stewardship Committee

It is nine years since Synod debated '*First to the Lord*', and that key phrase from 2 Corinthians 8 has guided our praying and our practice in many places since then. There has been a slow but continuing increase in the percentage of our incomes given for God's mission through his church over these years (from 2.8% to 3.2%).

Now there is a need for a new challenge, and '*Giving for Life*' provides this. A time of recession is also a time of opportunity. We need to reflect on how we can support those in our own society and throughout the world who have been savagely damaged by the credit crunch. We are given the chance to reflect on our own use of God-given resources and how this influences our lifestyle choices. As an integral part of our discipleship, we have the opportunity to reconsider our giving for the furtherance of God's Kingdom in his world.

I am grateful especially to Colin Slater, who has chaired the group producing '*Giving for Life*' and is among those who have consistently, in Synod and elsewhere, presented the challenge of the gospel in the area of Christian giving. I am grateful too to John Preston, the National Stewardship Officer, for his guidance, enthusiasm and fresh ideas.

'*Giving for Life*' gives local churches four key tasks in generous discipleship. They are:

- (a) Preaching and Teaching Generous Giving;
- (b) Linking Giving to Mission and Ministry;
- (c) Reviewing Giving Annually; and
- (d) Thanking Givers.

They are an appropriate quartet of tasks for our own praying about giving, for ourselves and our Christian colleagues. If those tasks are fulfilled through the challenges expressed here, then we shall both know more deeply God's generosity to us and express it in our lives and giving.

John Packer
(Bishop of Ripon and Leeds)
2009

Giving for Life

1. Summary and Introduction

- 1.1 The giving of church members now exceeds £600 million a year and provides over half of the total cost of funding the Church of England. Many members are already giving generously to the Church, giving levels having grown steadily over the past twenty-five years. The average church member now gives just over 3 per cent of their income to the Church.
- 1.2 The underlying principle of Christians being stewards of that which is entrusted to us by a generous God is unchanging, yet the word 'stewardship' has, for some, come to represent a stale diet of programmes urging members to increase their giving to their parish as bills have risen and the PCC has found itself short of cash to pay them. This report takes a fresh approach.
- Our use of God-given resources needs to be seen primarily as part of our discipleship, and our resourcing of the mission of God. If we are to live generously, seeking to reflect God's generosity to us, this has implications for our lifestyle; causing us to want to give more for the benefit of others and spend less on ourselves so that we give away a greater proportion of our incomes. The four words underlined have been at the forefront of the minds of those writing this report.
- 1.3 This report was written during a serious economic downturn. It is not a response to any new economic challenges facing the Church. Yet when money is tight, the discipleship challenges of managing it are greater, so the timing of this report is (perhaps) all the more helpful.
- 1.4 The report is accompanied by a guide meant for discussion by PCCs. It has been produced in a short print run so that it can be amended if necessary after the Synod debate. This is a report that seeks to foster action primarily at the parish level, but the importance of leadership from Synod in achieving this aim should not be underestimated.
- 1.5 The report, and the accompanying guide to parishes, commends four key tasks, which if carried out on a regular basis should provide a secure base of giving to enable parishes to resource their God-given mission and ministry. That security will only come from generous giving that is born out of discipleship rather than simply contributing to costs. Giving will also be influenced by an awareness of the financial realities of the parish and the wider Church, and a desire to contribute to a vision of the future.

2. Objectives and Recommendations

2.1 We believe this report to be timely and that it is important for Synod now to:

- Provide leadership in encouraging the Church to see generosity as an important discipleship issue that needs to be taught holistically and in the context of mission and discipleship.
- Restate and clarify its policy on giving. We propose that Church members be encouraged to continue to work towards an initial giving target of 5% of net income to and through the Church, with a further 5% to other charities and mission organisations. (The latter is implicit in the 2000 report but not in the motion approved by Synod.)

2.2 Over the past two years the Stewardship Committee has used groups of practitioners and experts to identify, document and resource good practice across a range of areas relating to giving and funding. One of the most significant actions is for a diocese to foster a network of individuals willing to provide leadership in encouraging giving at parish or benefice level. Some 23 dioceses are currently implementing this initiative, and this is consequently an appropriate time to seek to resource parishes in this area.

We recommend that:

2.3 Dioceses and parishes review their teaching programme on money, generosity and lifestyle issues, ensuring regular teaching, positioned within the broad context of discipleship and not solely focused on the giving of money to the Church.

2.4 Bishops and Continuing Ministerial Development (CMD) officers ensure that preachers and teachers are equipped to teach effectively on discipleship, money and lifestyle issues.

2.5 Communication about the Church's finances at all levels is open, demonstrates accountability, and expresses past achievements and future plans in terms of their impact on the mission and ministry of the Church.

2.6 Each parish uses the '*Giving for Life*' guide to assess how they encourage giving to support the mission of the church, and appoint an individual or group to take forward the action indicated by their assessment.

2.7 Bishops, Archdeacons and Stewardship Advisers show leadership in fostering the implementation by parishes of methods shown to work successfully elsewhere.

2.8 Church members develop their theology of giving, which places importance on our inter-dependence.

3. Background

- 3.1 Between 1978 and 2000, General Synod debated several reports which considered finance and stewardship issues: '*A Resourceful Church*' (1978), '*A Giving Church?*' (1980), '*A Responding Church*' (1982), '*A Sharing Church*' (1985), '*Giving in Faith*' (1988), '*Of your own...*' (1994), '*Working as One Body*' (1995), '*First to the Lord*' (2000). Since 2000, Synod has not debated a report on stewardship and generosity, although they were topics for discussion groups at the 2005 York Synod.
- 3.2 Synod has considered other reports which relate to the theme of generosity and its importance in resourcing the mission and ministry of the Church, most notably '*Resourcing Mission*' (GS Misc 810, 2006) and '*Generosity and Sacrifice*' (GS1408, 2001).
- 3.3 At the time this report was written the British economy was entering a significant recession. This economic background is significant, but is neither a stimulus for the production of this report nor a reason to avoid the topic of generous giving. Discipleship is an ongoing challenge in good times and bad, and our message and teaching must be constant. If not, there is a risk of unintentional miscommunication. Ceasing to talk about giving when times are tight would suggest wrongly that our giving should be from surplus. Teaching on giving only during more prosperous years might also unintentionally imply that giving is for the wealthy, and that the challenge of generous giving does not apply to those who have less to give. Yet it is often precisely the converse that is true; experience across the Church suggests that those on the lowest incomes are the most generous givers when their gift is expressed as a proportion of their income.
- 3.4 We have been well served by the previous reports. They have provoked debate and action at parish level. Whilst many of the underlying principles are still valid, today's Church needs a fresh approach to talking about giving and generosity, treating it as an integral part of the decisions on lifestyle made by Christian disciples.
- 3.5 We should also recognise that the wider charitable sector has become much sharper in demonstrating its stewardship of the donations it receives and the Church has opportunities to show more clearly how the giving of its members enables mission and ministry.

4 A Framework for Generosity

- 4.1 Any reflection on giving must start with God. God gives to us abundantly and graciously in creation and redemption, and in sustaining life, day by day. Scripture shows that God's giving is characterised by extravagance, both for nations and for individuals. In Isaiah 25, the Lord of Hosts is pictured inviting the peoples of the known world to a great feast. Here, the divine desire to give all that is good overflows into a wiping away of tears and defeat of

disgrace and death itself. This is the intention of God for the nations as they learn to live in co-operation and harmony.

- 4.2 Similarly, many of Jesus' parables and, indeed, his own actions involve celebrations, meals, parties and a sharing of food, financial resources and time, especially with those who might least expect to be included. We might think of the wedding at Cana in Galilee where Jesus turns more water to wine than could possibly be consumed by the wedding guests (John 2.1–11). We might ponder the significance of the provision made for an injured stranger of a different nationality in Jesus' story of the Good Samaritan (Luke 10.25–37) or the reason why Zacchaeus is inspired by his encounter with Jesus to make fourfold reparation to those he has cheated, bringing this response from Jesus 'Today, salvation has come to this house!' (Luke 19.8). It is striking that the writers of the Gospels record Jesus reserving his sternest warnings for those who see the need of others and refuse to respond; the parables of Dives & Lazarus and the sheep & the goats demonstrate how strongly Jesus rejects the meanness of spirit that allows some to suffer while others are cared for and well-fed.
- 4.3 While it is the incarnation, the cross and resurrection, and the coming of the Holy Spirit that reveal to us the astonishing depths of God's generosity toward humankind, the earthly life and parables of Jesus demonstrate what that kind of generosity looks like translated into human behaviour. In the life and stories of Jesus lies the potential for a way of life that can make real God's intention of wholeness for all. The challenge for the individual disciple of Jesus is to be prepared to do whatever is needed to align him or herself with ways of living and giving that release rather than obstruct the flow of God's generosity. Together we are called to establish a social order in which all enjoy provision for their needs in a way that sustains not only life but abundant living. As we do so, we allow God's overflowing grace to permeate lifestyle and relationships, and demonstrate the abundant economy of the kingdom of heaven.
- 4.4 There is no shortage of biblical material on giving. Jesus talked about it frequently, and over one-third of his parables relates to these topics. This material suggests generous giving should be:
- **a priority** – assessed in relation to all of our income, and not simply the spare change after all other needs have been satisfied (e.g. Deut 26.2–3, 1 Cor 16.2, 2 Cor 8.5).
 - **prayerful** – an act of worship and thanksgiving (e.g. 1 Chron 29.10–14).
 - **planned** – but not prescriptive, and allowing spontaneous generosity (e.g. 2 Cor 9.7).
 - **proportionate** – a realistic proportion of our income (e.g. 1 Cor 16.2, 2 Cor 8.11–13).
 - **given in community** – both for the needs of others, and given with others for a common purpose (e.g. Acts 2.42–47, 2 Cor 8.13,14). The act of giving shifts our focus

from individual wants to a communal need, demonstrating solidarity with the poor and a commitment to working together in mission.

- **sacrificial** – in that there is a cost to our giving. As a result, we will have less to spend on ourselves, and our lifestyles will reflect this. Those who have more to give will give more (e.g. Luke 21.1–4, 2 Cor 8.2–4).
- **cheerfully** and **joyfully** given – whether giving of money, time or hospitality, we give with grace from the heart, as an offering to God (e.g. 2 Cor 9.7,8).

4.5 One of the most frequently asked questions is about proportionate giving and, in particular, the place of the tithe. The New Testament biblical material is clear that our giving should be generous not legalistic, offered cheerfully and with grace. Many find proportionate giving, and tithing, to be a helpful and challenging way of assessing whether we are truly generous, setting that which we give away in the context of that which we keep to fund our own lifestyles. It is difficult to suggest that we are being truly generous if we give away only 1 or 2%, retaining 98% or more of our income for ourselves.

It is also important to note that givers on different incomes will be demonstrating different levels of sacrifice in giving away 5% or 10% of income. The lower our incomes, the greater the sacrifice involved. Proportionate giving might usefully be seen as a measure to assess our generosity, and how that is changing over time, rather than an end in itself.

4.6 The scope of Christian giving does not just encompass financial giving but our use of the money, time, talents and possessions God has entrusted to us. The report '*The Mission and Ministry of the Whole Church*' (GS Misc 854, 2007) states: 'The life of Christian Discipleship should characterise all Christians at all times'. If our giving is to be truly generous, it needs to start to resemble the overflowing generosity of God, and generosity should become a habit that characterises our lifestyle. A truly generous outlook might encourage us to ...

- Regularly offer hospitality to those who would not normally enter our homes. Those who have travelled widely will have encountered the extravagant generosity of the world's poorest people when visited by strangers.
- Give of our financial resources in a significant way to resource God's mission in the world, and respond to various needs that God puts on our hearts, so that if we were handed back a month's giving, we would be struck by the generosity of the gift.
- Frequently give time to minister to those in need, to the service of the church, to work in our communities and in the encounters of daily life.

5 Trends in Giving

5.1 Twenty-five-year trends show a consistent growth in levels of giving. The chart below shows that givers have increased amounts given to the Church sevenfold, from £1.15 per week in 1981 to £8.63 per week in 2006, the latest year for which we have data. Clearly, inflation has eroded the value of money during this period, but in real terms giving has still increased by more than 275% over the same period.

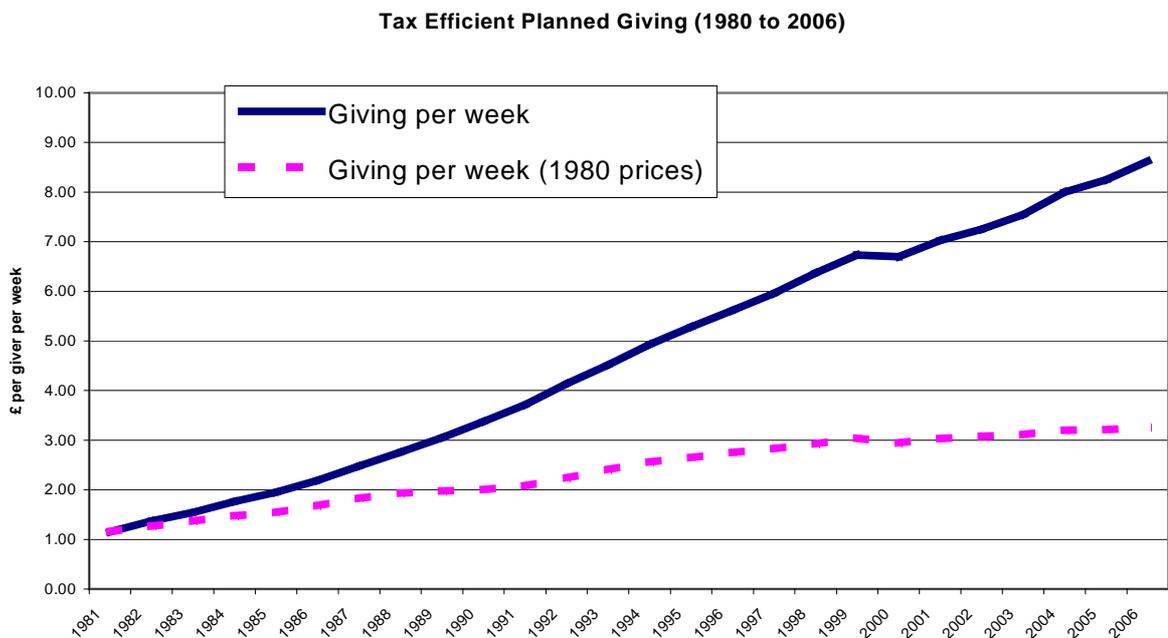


FIGURE 1 : Giving Levels expressed in absolute terms, and at 1980 prices.

5.2 It should be noted that by any secular standards the Church experiences very generous giving. The 2007 CAF/NCVO Giving Survey shows that UK adults give on average £208 each in a year to all the charities they support. Church of England givers donate an average of £430 to the Church alone each year. Figures from this same report imply that £1 in every £20 donated to charity in the UK comes to the Church of England.

5.3 Unlike the secular world, however, the Church teaches that generosity is not merely related to absolute amounts of money, but considers the wealth of the giver, and that the wealthier we are, the greater the challenge of generosity. This is often measured in terms of the proportion of income given away. Some 30 years ago the report, '*A Resourceful Church*' (1978), first presented the challenge to Church of England members of giving 5% of income to and through the Church. At that time average giving was around 1% of average UK income levels, and since then has risen to around 3.2%.

Giving as a % of Income

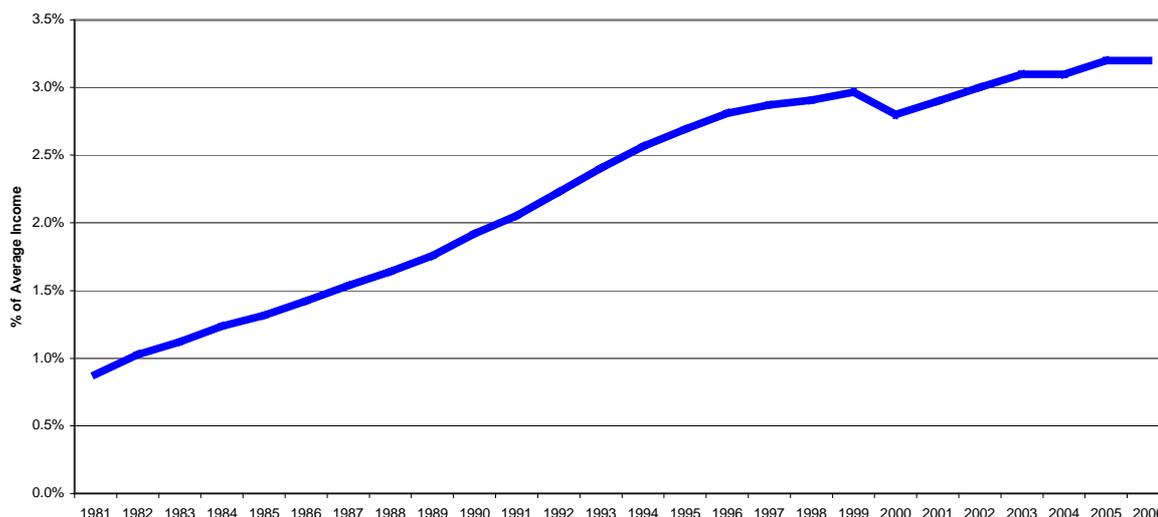


FIGURE 2 : Giving Levels expressed in percentage of income.

Note : The graph shows average giving levels of tax-efficient planned givers expressed as a percentage of average taxpayers' incomes. The blip in 2000 was because a change in Gift Aid brought in a larger number of tax-efficient givers.

5.4 If Church members were to reach the average giving target of 5% of income, this would create an additional £300 million for the work of mission in our parishes. Steady progress is being made towards this goal, but it is worryingly slow. A lack of resources has often affected deployment plans for stipendiary clergy. Local plans for mission have been frustrated in many parishes. External giving to mission in less wealthy parts of the world has not grown to the level that Synod has targeted (see Appendix Four).

Achieving the target of giving 5% of income to the Church would mean that its ability to engage with social structures would begin to be transformed. For example, it might have the resources to:

- Expand the number of youth, children's and family workers working locally in parishes.
- Provide proper support for fresh expressions – forms of church for our changing culture established primarily for those not yet members of any church.
- Increase the number of chaplains working with the business community and in other workplace settings.
- Provide ministry to ensure the physical and spiritual care of elderly people, whose numbers are predicted to rise by 85% in the next three decades.
- Sustain engagement with community projects.

This report therefore seeks to identify whether there are ways of accelerating progress.

- 5.5 Levels of giving vary considerably from parish to parish, and from diocese to diocese, both in terms of average weekly giving (left-hand table below), and in generosity measured by percentage of income (right-hand table below).

TABLES 1 & 2 : Variation in Giving by Diocese

Giving per Week	No. of Dioceses
Over £12	4
£10 to £12	3
£8 to £10	13
£6 to £8	19
Under £6	4

Giving as a Percentage of Income	No. of Dioceses
Over 4% of income	3
3.5% to 4% of income	4
3% to 3.5% of income	15
Under 3% of income	20

Source : Parish Finance Returns for 2006, HMRC data. Data by diocese and definitions are available in Appendix Two.

This demonstrates the huge degree of opportunity that many dioceses have to raise giving to the levels of parishes in other, often adjacent, dioceses.

- 5.6 Giving by individuals to the Church now accounts for over half of the income of the Church of England. The latest data from the Parish Finance Returns show that total voluntary income from individuals (including legacies and Gift Aid reclaimed) totals £600 million, approximately half of the estimated £1.2 billion annual aggregated income of parishes, cathedrals, dioceses and national church institutions.

- 5.7 The period since 2000 has seen a large increase in the tax refunded to the Church through the Gift Aid programme. In 2006 this topped £70 million, an increase of over 50% since 2000. Gift Aid is recovered on just over 55% of donor income. This compares favourably with the wider charitable sector, owing to our base of regular, planned giving. There are still opportunities to increase Gift Aid, however, principally in the area of one-off donations where HMRC have now simplified the claims process for one-off donations not exceeding £10 at the Church of England's request.

We welcome the Treasury's announcement of a three-year transitional relief for charities which maintains Gift Aid at the rate of 28p in the pound, but are conscious that this comes to an end in 2011. The Archbishops' Council will work with the wider charitable sector in seeking additional support beyond that point.

CASE STUDY: A suburban parish with an Average Sunday Attendance of around 70 adults surveyed its overall giving. Average giving to the church was £12.50 per giver per week. The PCC's policy is to give 12% of general income away to four mission organisations, who received over £5,600 between them last year. The survey showed that church members each supported an average of 5.1 other charities and organisations; with approximately 52% of their giving going to them, and 48% to the church. Overall, 142 different charities and Christian organisations were supported by members of the church.

5.8 As well as seeking generosity from donors, parishes are also encouraged to model generosity in outward giving. In 2006, parishes gave away £46 million to other mission and charitable organisations. (The extent of this is little known and, for comparison, is 25% more than the money raised by the BBC's Children in Need appeal.) In addition to inward giving to resource the work of the local church, and outward giving from parishes, there is a huge investment in mission made by individuals who support the causes and charities close to their own hearts. Thus the contribution made by Christian giving to funding God's mission is far wider than that represented by giving to the Church. This is why we recommend that Synod express its encouragement of this wider giving to God's work.

6 A Journey of Generous Giving

- 6.1 Like most aspects of discipleship, acquiring the habit of generosity and being a good steward may take many years. At various stages of our lives, we may give at different levels of generosity, and may think about our giving differently.
- 6.2 There are two major areas that represent important steps of commitment and faith in the journey of generosity. The first is a decision to move away from giving as an ad hoc response to requests to giving in a planned way, whether to one's church or some other charity. This is a major step of commitment on the giver's part, and is a significant help to the church in budgeting and managing cash flow. The second important step is when the giver sees their giving in the wider context of all of their money. Rather than giving a cash amount from surplus, the giver makes the decision to give a significant amount a priority, and adjusts lifestyle and other spending accordingly.
- 6.3 One of the great strengths of giving to parishes is the degree of planned giving. Church Statistics 2006/7 show 526,000 planned givers who give through Gift Aid, and we estimate that there are a further 150,000 planned givers who have not completed a Gift Aid declaration, many of whom are not taxpayers. Given that a proportion of these will represent the giving of two people giving jointly through one standing order, it is estimated that around a million church members give in a planned, regular way.
- 6.4 Figure 3 shows the split of church members and their giving according to three different approaches:
- Those who make their contribution as and when they come to church,
 - Those who give in a planned way using standing order or envelope and who think about their giving as a specific sum of money, and
 - Those planned givers who think about their giving as a proportion of their incomes.

We do not have the detailed research data to assess this accurately, but indicative studies carried out in a number of parishes during 2008 suggest that the split of members and giving is as shown in the following figure.

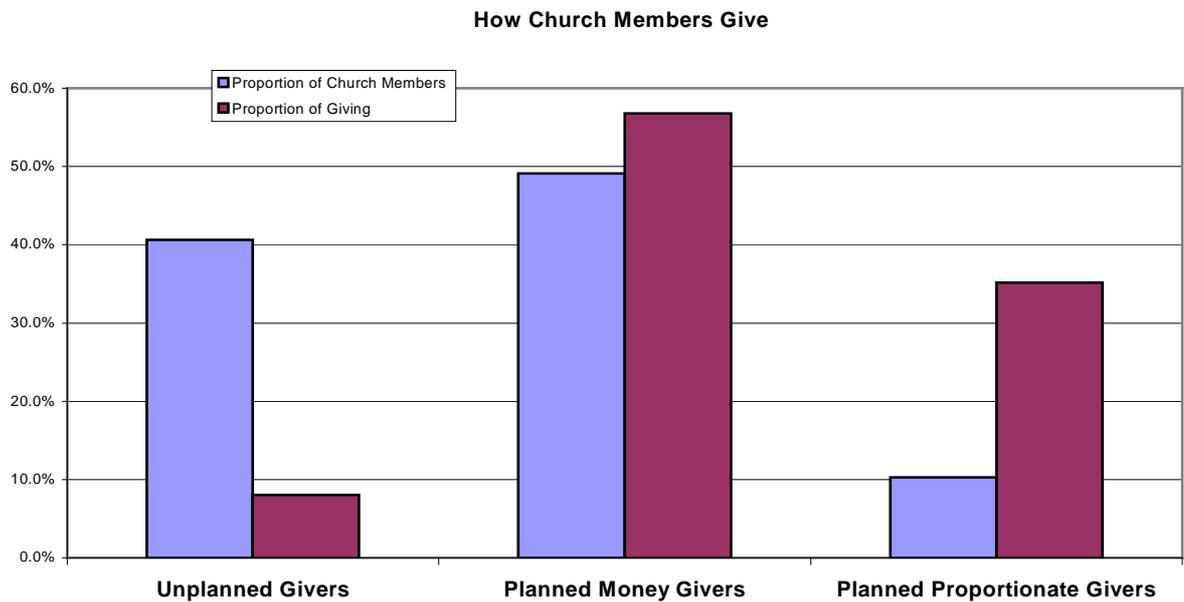


FIGURE 3 : How Givers Give - Percentage of Givers and Giving.

6.5 **‘Unplanned givers’** have not committed to give in a regular way, e.g. by standing order or by envelope, and so give through the offertory plate when they come to church. There are a large number of them, around 700,000. This represents approximately 40% of those who attend church. They tend to come less often, however, and may not come to main services. At many mid-week services there is no ready opportunity to give. Therefore, when their giving is averaged out across a year, the average giving per week is very low at only 84p, although they will give more than that on the occasions when they do give. About 8% of donor income is received from this group, and very little is given through Gift Aid.

The next step on a journey of generosity for this group is to consider whether they would be willing to give in a planned way, through a regular standing order or weekly envelopes.

6.6 The **‘planned money givers’** are those who give by envelope or standing order, but who think about their giving in terms of a sum of money. This does not necessarily make them less generous than those who think about their giving proportionately, although as a group they give at a level two-thirds less than the proportionate givers, an average of £5.04 per giver per week. Nearly half of church members fall into this category (49%), and between them they account for just over half of the donor income received by parishes (57%).

For this group, the next step is to consider how they determine their level of generosity, perhaps viewing their giving in the wider context of their total income, and considering whether to start giving proportionately.

- 6.7 The **'planned and proportionate givers'** are those who consciously determine their level of giving by allocating a proportion of their income. Indicative research shows that around 10% of church members, or just over 175,000, give on this basis. They give an average of £14.92 per week, and together account for over a third of donor income received by the Church (35%). The vast majority are tax-payers and give through Gift Aid. The percentage of income that they choose to give varies dramatically between 1% and 25% of income. For this group, the next step is to consider their level of generosity, perhaps increasing the percentage of income they give away.
- 6.8 We know that for most people their journey of generosity is one which develops gradually over time, much as with other areas of spirituality and discipleship. What is important is that the Church is able to provide the teaching, guidance and challenge which are appropriate to them at their stage of the giving journey.
- 6.9 The final stage of the journey of generosity comes when we die. While biblical material on these issues tends to focus more on giving from income, the handling of wealth is of equal importance. The act of making a will is good personal stewardship in itself, expressing wishes for the disposal of assets when they are no longer needed. The extent to which it is appropriate to make charitable gifts in a will changes as people reach different stages of life. For those with young children it will be right and proper to leave the vast majority of their financial resources to ensure the family is cared for after their death. In later stages of life there will be more scope for leaving charitable gifts. In 2006, PCCs received over 5,400 legacy gifts, totalling more than £45 million.

7 Identifying and Promoting Good Practice

- 7.1 As a fundamental strategy, the National Stewardship Committee has sought to identify, document and resource good practice. Since there is a broad spread of strategies, programmes and approaches across the Church, this has been largely a case of evaluating existing practice, strengthening support resources and communicating them across the Church.

Diocesan Good Practice

7.2 There are currently over 40 diocesan officers appointed to work on issues of giving and stewardship, although their precise briefs and job titles vary significantly. Analysis of annual changes in Total Voluntary Income at parish level shows that it grows faster where there is an adviser in place. The 1.8 percentage point difference between employing a full-time adviser and managing with lesser provision equates to an average of £216,000 each year per diocese.

TABLE 3 : Impact of Diocesan Stewardship Resource

Staffing	No Provision, Part-Time or Voluntary	One Full-Time Adviser	More than One Full-Time Adviser
Number of Dioceses (2006)	6	26	9
Average Annual % Change in PCC Total Voluntary Income (2000 to 2006)	3.3%	5.1%	5.9%

7.3 A more significant influence, however, on the percentage change in voluntary income is the underlying strategy adopted by diocesan advisers. Some dioceses, mainly those with volunteer or part-time advisers, largely provide advice to parishes. A second approach is to focus effort on making a large difference to a small number of parishes, often by running giving programmes in these parishes. Whilst these programmes can be very successful, often gaining increases in the level of giving of the order of 30% or more, the impact on total diocesan giving is diluted considerably by the necessarily small number of parishes. The National Stewardship Committee has identified that giving grows fastest where the diocesan strategy resources a large number of parishes, often by developing a network of individuals who can support and develop giving at parish or benefice level. This is termed the ‘Parish Giving Officer’ approach, although the dioceses that are adopting this approach use a variety of names to describe their networks. Where diocesan advisers are able to support and resource parishes widely across the diocese, the increase in giving is greater, at an average rate of 6.5% per year. It is important to note that this strategy can be combined with major programmes in a small number of parishes, providing increased capability at parish level and, ideally, using a trained individual to continue to nurture giving in that parish.

CASE STUDY : A suburban Yorkshire parish identified a vision for service to its neighbourhood. Over five years, a Parish Giving Officer led annual initiatives which have doubled the parish income. This has enabled the PCC to meet running costs, and upgrade the facilities in its buildings. As a result, over thirty different groups now meet there regularly. The Parish Giving Officer attributed this result to clear teaching that our giving reflects God's love for us, coupled with a clear vision for the church.

7.4 A Parish Giving Officer system makes such a significant difference because what is most effective is a steady but gentle stream of

activity at parish level rather than a major programme once every four years with little or nothing in between. An individual who coordinates and enables the four key tasks described in section 7.6 onwards ensures that the parish carries out the activities necessary to sustain regular growth in generosity. What we seek is not a periodic boost to income, but a steady and predictable increase in parish income. This is most likely to flow from growth in personal spiritual development.

Those dioceses who have been running the scheme for some years have found that whilst it is not possible to find such a person in every parish, the majority of parishes/benefices are able to appoint someone to the role and, since these tend to be larger parishes, over 80% of giving in the diocese can be nurtured in this way.

- 7.5 This good practice was first identified and shared with dioceses two years ago. Since then, around half of them have adopted a strategy of building and resourcing a network of parish-based individuals to encourage giving in their parish or benefice.

Parish Good Practice

- 7.6 The National Stewardship Committee has identified that the highest levels of giving and the strongest levels of growth in giving occur when parishes are able to work at four tasks:

- 7.7 Effective teaching on giving within a context of teaching on discipleship and faith; embedding teaching on giving within a broad and distinctively Christian view of money and personal finance. One of our key challenges is to equip church members with a distinctively Christian view of generosity, since many are already giving at very generous levels by secular standards.

A particular need is to equip preachers with the confidence and resources to preach regularly on stewardship and money issues. Clergy and readers may need resourcing in this area, and it is important that regular training is offered. Preaching within the context of worship is important; ideally supported by additional opportunities for church members to reflect on the importance of developing Christ-like generosity. The good practice resources outlined in the accompanying parish '*Giving for Life*' guide offer home group materials and opportunities for individual reflection.

- 7.8 Linking giving with mission and vision, as financial matters are all too often presented in terms of cost and need. We believe there is a better way. Parishes should demonstrate the link between giving and resultant mission and

Case Study: Through a series of initiatives over ten years involving teaching on Christian giving for the congregation and a village-wide approach for support, a Nottinghamshire village church tripled its income from regular giving. The church now receives over £18,000 p.a. from over 50 regular givers, many of whom do not attend regularly. This has enabled the church to build a welcome area and an additional room, available for church and community meetings. These facilities are used imaginatively to provide outreach and ministry to both villagers and tourists, through regular village lunches and coffee mornings.

ministry, and outline a vision of mission possibilities that greater giving would enable. Doing this effectively excites donors and is proven to lead to greater giving. Key times for doing this are in the annual presentation of accounts and within the annual report; in forming the annual budget and as part of thanking donors each year. Other opportunities arise when new mission plans are being discussed, or when money is given away to external charities and mission organisations.

7.9 Annual review of giving. Prior to 2000, a four-year cycle of stewardship was a natural way of responding to the requirements of covenanted giving. An annual review is much better suited to proportionate giving, links with the parish's budgeting period, and helps to keep the link between giving, mission and ministry alive. The process of annual review need not be the same each year, and there are several options and approaches open to parishes. A number of these are featured in the resources available to parishes.

7.10 Thanking Givers It is important that parishes thank givers annually; this provides an opportunity to report on what giving has enabled in the life of the church during the past year; and shows that the giving and the giver are valued. Doing this effectively reinforces the link between giving and outcome. The wider charity sector has become much more effective at doing this than the Church – a lesson to be learned.

Case Study : A small Midlands parish started on the four key tasks by writing to thank all their givers. Their Parish Giving Officer commented 'The response has been amazing, but we probably should have been doing this for a while. One of the most touching responses was a gentleman who said "I don't come very often, but I've been giving to this church for 20 years, and this is the first time anyone has said thank you." When I visited him, we had a really good conversation about the mission and ministry of the church, about which he knew very little.'

7.11 The four key tasks can be supported with two additional actions to encourage legacy giving: First, it is important that parishes and dioceses formulate and communicate a policy on what they will do with legacy gifts. One of the biggest barriers to church members leaving a legacy to the church is that they are uncertain what their parish or diocese would do with it. Many legacy gifts are restricted, some unhelpfully so. A clear policy that is known to potential benefactors can reduce the chance of a legacy gift being restricted. Second, it is helpful for parishes to encourage their members and others to make a will and review it regularly. Asking people to consider leaving a gift in their will to the Church is very much a secondary message. As a result of the good practice initiative of the Stewardship Committee there is now a Church of England website dedicated to wills and legacies (www.churchlegacy.org.uk), literature available for parishes to use and/or overprint locally, and a national helpline for issues relating to legacies and wills (08445 870875).

8 Wider Action

- 8.1 Whilst Synod's leadership in this area is a hugely important catalyst, change in levels of giving and generosity amongst members will not take place unless parishes discuss and pray about these issues, and their impact on resourcing the mission and ministry of the Church, and take action. The needs of parishes and of Synod are different, and so a parish guide to '*Giving for Life*' has been prepared for use by PCCs. Members of Synod are invited to commend this, and a short print run has been prepared so that amendments may be made to it following the Synod debate.
- 8.2 The parish guide concentrates on the four key tasks outlined in Sections 7.7 to 7.10. If parishes are able to adopt these pieces of good practice, then they should see some positive changes in how their members see issues of giving and generosity:
- more members will view their giving in the context of faith and discipleship, responding to a generous God, rather than giving to help the church pay its bills.
 - there should be increased understanding of how money given to the church helps enable mission and ministry.
 - in reaping the two benefits above, more members will find joy in giving to God's work, rather than merely giving from a sense of duty.
- 8.3 Both the National Stewardship Committee and the network of diocesan officers have been planning how to use this resource for some months. Synod can be confident that there is both an action plan in place to take this forward and the human and financial resources to promote it effectively.

APPENDIX ONE:

Sources used in writing this Report:

General Synod Reports

- Resourcing Mission for a 21st Century Church (GS Misc 810, 2006)
- First to the Lord : Funding the Church's Mission (GS 1331, 1999)
- Generosity and Sacrifice (GS 1408, 2001)
- The Mission and Ministry of the Whole Church (GS Misc 854, 2007)

Church Statistics 2006/7 published by the Research and Statistics Division of the Archbishops' Council.

UK Giving 2007 : Report of the 2006/07 Individual Giving Survey, published by NCVO and CAF.

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Jeff Astley, *Choosing Life in Exploring Faith; Theology for Life Series*, DLT London 2000, p.62ff
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Stephen Fowl, Know Your Context; Giving and Receiving Money in Philippians in *Interpretation*, January 2002 pp.45-58

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Robin Gill, *A Textbook of Christian Ethics*, T & T Clark, Edinburgh 2006 (3rd Edition)

Hugh Latimer, Prayer and the Common Good in *The Works of Hugh Latimer* ed. G.E.Corry, Cambridge 1844

Martin Luther, *Trade and Usury* in *Luther's Works Vol. 45*, trans. C.M.Jacobs and W.I.Brandt, Fortress Press, PA 1966, pp. 245-260

Alastair MacIntyre, *Whose Justice, Which Rationality?* Notre Dame, IN 1988

Stuart Murray, *Beyond Tithing*, Paternoster, Carlisle 2000

R. Niebuhr, *Moral Man and Immoral Society*, Scriber, New York 1960, p.257ff

John Ryan, *Distributive Justice*, MacMillan, New York 1942

William Temple, *Christianity and Social Order*, SPCK, London 1976 pp.58-77

APPENDIX TWO :
2006 Giving Statistics by Diocese

	Diocese	Giving Per Week	Rank	Giving as % Income	Rank
1	Bath & Wells	7.80	24	3.2%	10
2	Birmingham	10.33	7	4.1%	3
3	Blackburn	6.79	35	2.7%	32
4	Bradford	8.86	13	4.2%	1
5	Bristol	11.03	5	3.5%	7
6	Canterbury	8.05	20	3.2%	11
7	Carlisle	5.25	42	2.7%	32
8	Chelmsford	9.83	8	2.9%	23
9	Chester	9.35	10	2.6%	37
10	Chichester	8.84	14	2.7%	32
11	Coventry	8.67	16	3.3%	8
12	Derby	7.72	27	3.1%	16
13	Durham	7.09	31	3.2%	11
14	Ely	8.75	15	2.9%	23
15	Exeter	6.54	38	3.2%	11
16	Gloucester	6.95	32	2.7%	32
17	Guildford	12.65	2	3.0%	19
18	Hereford	5.14	43	2.4%	42
19	Leicester	6.80	34	3.9%	4
20	Lichfield	7.84	23	3.0%	19
21	Lincoln	5.71	41	2.5%	40
22	Liverpool	8.39	18	3.8%	5
23	London	13.52	1	3.1%	16
24	Manchester	8.13	19	3.3%	8
25	Newcastle	6.40	39	2.8%	27
26	Norwich	6.59	37	3.2%	11
27	Oxford	9.63	9	2.8%	27
28	Peterborough	7.78	25	3.2%	11
29	Portsmouth	7.24	30	2.8%	27
30	Ripon & Leeds	7.72	26	3.0%	19
31	Rochester	10.94	6	2.9%	23
32	St Albans	9.31	11	2.6%	37
33	St Eds & Ips	6.60	36	2.6%	37
34	Salisbury	6.89	33	2.7%	32
35	Sheffield	12.51	4	4.2%	1
36	Sodor & Man	8.59	17		
37	Southwark	12.52	3	3.1%	16
38	Southwell	7.52	28	3.8%	5
39	Truro	5.75	40	2.5%	40
40	Wakefield	7.88	21	2.8%	27
41	Winchester	8.97	12	2.9%	23
42	Worcester	7.87	22	2.8%	27
43	York	7.35	29	3.0%	19
44	National	8.62		3.2%	

Source : Parish Finance Returns, Inland Revenue Data.

Giving per Week is the average weekly giving from an estimated 527,000 planned givers who give through Gift Aid.

Giving as a percentage of Income is an approximation of the weekly giving of church members expressed as a proportion of their incomes. It is calculated by taking weekly donor income, divided by an approximation to membership of one-third Electoral Roll, two-thirds Average Adult Sunday Attendance. This is then expressed as a percentage of the average income for people living in a particular diocese obtained from HMRC data.

APPENDIX THREE:

A Summary of Good Practice

There are four sources of good practice referred to by the Parish Guide. These contain a wealth of resources to help parishes encourage giving and generosity, and carry out the key tasks.

Parish Resources (www.parishresources.org.uk)

The Parish Resources website is a gateway to giving and stewardship resources for parishes. It includes:

- advice and resources for each of the four key tasks
- training resources for Parish Giving Officers
- sermon resources, including a talk and PowerPoint designed specifically to support the 'Giving for Life' initiative
- a 'rural stewardship toolkit', including a giving programme for a rural parish
- 22 funding guides - guidance on capital funding programmes
- reference resources for parish treasurers and Gift Aid secretaries
- materials relating to the PCC as a charity, including guidance on registration

Giving in Grace (www.givinginrace.org)

Giving in Grace, developed and maintained by the Diocese of Liverpool, offers all the resources needed to run full giving programmes and annual reviews. The website includes:

- resources to plan effectively for a giving initiative, including meeting agendas
- preaching and all-age resources, and home group discussion guides
- templates for writing a case statement, letters and other materials
- prayer and liturgical resources
- materials to support annual review
- *Teentalk* resources for teenagers

TRIO (The Responsibility is Ours) (www.southwark.anglican.org/what/trio)

TRIO is available as a binder with the materials needed for running a programme which seeks to present the needs of a parish to its church members. The pack includes

- guidance on running a programme
- sample presentations
- sample leaflets

***The Money Revolution* (www.themoneyrevolution.net)**

The Money Revolution is a short book for church members on Christian principles for handling money. The website has a number of free downloads:

- resources for a series of five home group discussions
- budget spreadsheets and giving planners
- sermons and presentations.

APPENDIX FOUR :

Relevant Synod Resolutions:

In 2001, in a debate on the '*First to the Lord*' report, Synod

- (a) approved the recommendations in the report for action within the Church
- (b) encouraged parishes to seek out and own the vision God has for them in their communities, in order to inspire and unite them in purpose;
- (c) thankful to God for his generosity to us and, noting the continued pressure on the finances of the Church and the call to growth, challenged Church people to give in proportion to their income and recommended 5 per cent of take-home pay as an initial target at which to aim;
- (d) encouraged the Church, as good stewardship of its resources, to exploit to the full the changes in tax-efficient giving through Gift Aid, and the government's other arrangements in its '*Getting Britain Giving*' report.

In a 1996 private members' motion, Synod

reaffirmed its call for increased support for the world mission agencies of the Church. It called on all PCCs to 'commend to the members of their electoral rolls the principle of being on the mailing list of at least one of the world mission agencies'; and to 'seek to commit at least 5% of their annual income to the support of the Church of England world mission agencies'.

In 1982, in a debate on the report '*A Responding Church*', Synod

reaffirmed 'its support for the standard of giving by Church people of 5 per cent of their income to be given to and through the Church'.

Brief Quotations:

There can be no forward steps without a full acceptance of Christian Stewardship. By stewardship we mean the regarding of ourselves..... as a trust from God to be utilised in his service. This teaching is an urgent need in every congregation.

(Statement from the 1958 Lambeth Conference.)

We hold in trust something lent to us temporarily and we are accountable to Christ for everything – our life and time, our powers of body and mind and our material possessions.

(Giving in Faith 1988)

What we do with our money is one of the most significant indications of who we are, what we care for, and where our love, commitment and hope are truly focused.

(Of your own... 1994)

Giving is an integral dimension of discipleship. Discipleship that excludes graceful giving is diminished just as much as discipleship with a dubious personal morality. God has first claim on all that we are and have.

(First to the Lord...2000)

APPENDIX FIVE: The Report Drafting Group

Colin Slater (chair)

Colin is a member of General Synod, a member of the Stewardship Committee and a representative of the Southwell and Nottingham Diocese on the Inter-Diocesan Finance Forum. Within the diocese, Colin is a member of the Bishop's Council, and is a volunteer speaker for the diocesan stewardship team.

The Ven. Janet Henderson

Janet is Archdeacon of Richmond in the Diocese of Ripon and Leeds. Previously she was Dean of Women's Ministry in the Southwell and Nottingham Diocese after spending some years in theological education with St John's, Nottingham and the Cambridge Theological Federation.

Nick Hutton

Nick is the Diocesan Giving Director for Sheffield, and was Vice-Chair of the Diocesan Board of Finance between 1992 and 2008. Since his appointment he has been running the Parish Giving Officer programme in the Diocese of Sheffield, and he chaired the Good Practice Group which reviewed Parish Giving Officers.

The Rt Rev'd James Newcome

James is the Suffragan Bishop of Penrith in the Diocese of Carlisle. He recently sponsored a series of CME training days on preaching about giving for clergy across the Carlisle Diocese. Prior to becoming Bishop of Penrith, he was Diocesan Director of Ministry for Chester Diocese.

Rosemary Pearce

Rosemary is the Diocesan Secretary for the Diocese of Oxford, and a member of the Inter-Diocesan Finance Forum. Previously a member of the Diocesan Secretaries Liaison Group and the Consultative Group, Rosemary was also on the group who produced the '*Accountability and Transparency*' report to General Synod.

The Rev'd Canon Wendy Robins

Wendy is a member of the Stewardship Committee, and leads the Resources and Communications team in Southwark Diocese. She is also the Bishop's Press Officer.

John Preston

John has been the National Stewardship Officer since August 2005, and has encouraged a good practice methodology of identifying, documenting and resourcing parishes and dioceses on the basis of what is proven to be effective. He is the author of *The Money Revolution*.

Acknowledgements

The National Stewardship Committee have made a significant contribution, in both the formative stages, by establishing the good practice on which the report is based, and in endorsing the final version.

The drafting group also express their thanks to those who have contributed to this report:

The Stewardship Network – 31 advisers from 27 dioceses participated in consultation events.

Canon Christina Baxter, Principal of St John's College, Nottingham, was consulted, particularly in relation to proportional giving.

The Archbishop of York kindly engaged with us on both practical and theological aspects of the report.