Preaching about Giving with Gumption & Grace

Rev. Anne J. Scalfaro, Calvary Baptist Church of Denver
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Outline of Family Worship Service

Sing: I Love thee

Read a verse: Love one another. 1 John 4:7

Tell a story: Miriam cares for her baby brother

Read the Bible: Genesis 1-5

Give: offering

Pray: pray for people in the world.
Poll Question #1

How often do you preach on giving/stewardship in a direct manner?

A. During my church’s annual stewardship season, and maybe 1-2 other times a year.

B. Whenever a lectionary text or designated scripture chosen for worship talks about money or possessions.

C. I am intentional about it and do it regularly and consistently, on either a monthly or quarterly basis.

D. Once or twice a year.

E. Never.
When it comes to focusing on stewardship & giving, pastors have so much to do...
...and there are so many cultural & personal excuses and deterrents...
...yet it’s a transformational spiritual practice...

My experience is that preaching on Giving takes Gumption & Grace.

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**GUMPTION**

- “Shrewd or spirited initiative and resourcefulness.”
- Bold
- Direct
- Enthusiastic
- Unapologetic

**GRACE**

- Giving as grounded first and foremost in God’s gift to us: *we give in response to God’s gift of grace to us*
- Giving is not transactional, but transformative – we don’t give to get something from God
- Full of ease and flexibility; compassion for life circumstances
- Inviting, not shaming
Call to the Offertory:

Friends, I have good news and bad news.

The good news is: We have all that we need to accomplish the mission and ministry of this church.

The bad news is: it’s in your pockets and purses. The ushers will now come and receive your morning tithes and offerings.”

- Rev. Prof. Peter J. Gomes, The Memorial Church, Harvard Yard
There is nothing you have done that could make God love you less. There is nothing you can do to make God love you more. You are loved. Whoever you are and wherever you are on life’s journey, you are welcome here.

- frequent words of welcome at Calvary Baptist Church of Denver
Poll Question #2

- How do you feel about preaching on giving/stewardship?
  - A. It excites me and comes easily to me.
  - B. It’s challenging, but I’m fairly comfortable with it.
  - C. It’s not my favorite; I do it because I know I have to.
  - D. I dread it and therefore try to avoid it if I can.
  - E. I prefer to have guest preachers speak about it.
What is Stewardship?

We are generous because God is generous with us.

So then, what is stewardship season at Calvary?

It’s a handful of weeks when we think very intentionally about the resources we have and how sharing a portion of those resources with Calvary helps further the kingdom of God.
VIDEO: God’s Pie

There are a few versions of this video on YouTube including a version with all African American actors and another vision that is ethnically diverse but not in English.

This version is: https://www.youtube.com/watch?v=YiTcW3AAa64.
“Dude, really? God brought the pie...”
27 So God created humankind in his image, in the image of God he created them; male and female he created them.

28 God blessed them, and God said to them, “Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.”

29 God said, “See, I have given you every plant yielding seed that is upon the face of all the earth, and every tree with seed in its fruit; you shall have them for food.

30 And to every beast of the earth, and to every bird of the air, and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food.” And it was so.
Theological Foundation: All that we have is God’s – and it is more than enough.

- Genesis 1:26-30: all about our beginnings…
- creation has more than enough to survive
- the blessing/command to “be fruitful and multiply” suggests there is enough to ensure generativity – an abundant future – where creation does not simply have enough to sustain itself, but to thrive
- we have what we need (theology of abundance, not scarcity)
- what does it mean to have dominion over the creation – to rule on the earth as God rules in the cosmos?
- repeated affirmation in Genesis 1 of “it is good” indicates both God’s delight in creation, and God’s care for the uniqueness of each being created
10 Points about Preaching on Giving with Gumption & Grace

(with thanks to Brian K. Bauknight, whose “effective stewardship preaching” points I have modified and expanded)
Poll Question #3

- When you preach on giving/stewardship, what part of the Bible do you use most frequently?
  - A. The Gospels.
  - B. Paul’s letters.
  - C. Psalms or Proverbs (or other wisdom literature)
  - D. The Torah (first five books of the Old Testament).
  - E. The Prophets
#1 Be Bold

- Yes, we remain sensitive to legitimate differences in life situations and resources, AND we speak boldly in the name and authority of Jesus about money and giving.

- No need to apologize

- Scripture is bold on this issue
  - We have approximately thirty-eight of Jesus' parables recorded in the New Testament. Of these, there are sixteen about money and possessions.
  - The Bible contains more than two thousand verses on the subject of money and possessions!
    - Some sources say more than 2,350 scripture verses mention money and possessions
Matthew 6:19-21

19 “Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; 20 but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.
Look at where you spend your money; it reveals your priorities.

- Matthew 6:19-21 is a text about priorities. A lot of people think this says, “For where your heart is, there will your treasure be also.” But it says, “Where your treasure is, there your heart will be also” (v. 21).
- We like to think our giving is about our good intentions. Jesus reminds us it’s not about our intentions, it’s about our actions.
- Where are we actually spending our money? Look at your checkbook (mint.com) – it reveals your priorities.
- Faith and money are two sides of the same coin. Where the one is, the other is also. We tend to want to make faith immaterial or to disconnect money from our spiritual transformation. We say it’s a private thing or no one’s business. But that’s not the message of Jesus. He has many parables that speak specifically and directly about people’s money.
#2 Be Encouraging and Upbeat

- Scolding, shame, and guilt-tripping are ineffective (the above cartoon illustrates how we be can passive aggressive with this sometimes!)

- Offer hope and encouragement at every turn. Generous givers are happier and more fulfilled than those who are not generous.

- Provide reasons for celebration and rejoicing

- God will use whatever money we give for effective ministry

- Focus on abundance, not scarcity
13 Now when Jesus heard this, he withdrew from there in a boat to a deserted place by himself. But when the crowds heard it, they followed him on foot from the towns. 14 When he went ashore, he saw a great crowd; and he had compassion for them and cured their sick. 15 When it was evening, the disciples came to him and said, “This is a deserted place, and the hour is now late; send the crowds away so that they may go into the villages and buy food for themselves.” 16 Jesus said to them, “They need not go away; you give them something to eat.” 17 They replied, “We have nothing here but five loaves and two fish.” 18 And he said, “Bring them here to me.” 19 Then he ordered the crowds to sit down on the grass. Taking the five loaves and the two fish, he looked up to heaven, and blessed and broke the loaves, and gave them to the disciples, and the disciples gave them to the crowds. 20 And all ate and were filled; and they took up what was left over of the broken pieces, twelve baskets full. 21 And those who ate were about five thousand men, besides women and children.
Scarcity vs. Abundance

- Matthew 14:13-21 displays two theological perspectives:
  - The disciples have a mindset of scarcity (there is not enough)
  - Jesus displays abundance – he takes what is there and feeds all the people with enough left over to spare

- Often thinking we don’t have enough, we fail to see and take seriously what we already have. It is from what we have, not what we don’t, that we find what we need…and then some! It’s all about perspective.

- Applying to your church stewardship emphasis: “We will be okay with whatever money we receive.” This is about having a mindset of grace & abundance (not hammering people with “we need more money” or “this isn’t enough, y’all can do better”)
  - State clearly what the money received will provide and state clearly what will have to go on hold or what we will have to let go of because of our resources and our commitment to living within our means. Be honest but be encouraging. God will do wonderful ministry with whatever money is there.
We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; 2 for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. 3 For, as I can testify, they voluntarily gave according to their means, and even beyond their means, 4 begging us earnestly for the privilege of sharing in this ministry to the saints— 5 and this, not merely as we expected; they gave themselves first to the Lord and, by the will of God, to us, 6 so that we might urge Titus that, as he had already made a beginning, so he should also complete this generous undertaking among you. 7 Now as you excel in everything—in faith, in speech, in knowledge, in utmost eagerness, and in our love for you—so we want you to excel also in this generous undertaking.

8 I do not say this as a command, but I am testing the genuineness of your love against the earnestness of others. 9 For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. 10 And in this matter I am giving my advice: it is appropriate for you who began last year not only to do something but even to desire to do something— 11 now finish doing it, so that your eagerness may be matched by completing it according to your means. 12 For if the eagerness is there, the gift is acceptable according to what one has—not according to what one does not have. 13 I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance. 15 As it is written,  

“The one who had much did not have too much, and the one who had little did not have too little.”
The amount doesn’t matter. The intent does. Give what you have and what you can. Don’t worry about what you don’t have or can’t give.

- 2 Corinthians 8:1-15 is about spontaneous generosity – responding to a need that is presented. And extravagant generosity – people who didn’t have a lot gave generously.

- “Abundance” is not a function of good times; a “wealth of generosity” can “overflow” even “during a severe ordeal of affliction” (v. 2).

- It is the “genuineness of love” in response to the joy of a life made known in Jesus Christ that makes us eager to give “according to what one has— not according to what one does not have” (v.12).

- Also emphasized is the equality between givers and receivers whereby those who receive give as generously as those who give, and neediness proves in this case to be a false illusion next to the actual abundance in which all share.
Shift from “fundraiser” language to “stewardship” language

Consider how you measure giving: in numbers OR in discipleship growth? (i.e. barometer or branches)

The mission of the church is to build, form, and sustain disciples. The aim of stewardship development is not to finance the church's annual operating budget but to change lives.

Giving is part of discipleship. Giving is part of our spiritual formation. When God breaks in upon a sufficiently prepared people, a new generosity emerges—one that is outgoing, joyous, spontaneous, and free.
11 Take care that you do not forget the Lord your God, by failing to keep his commandments, his ordinances, and his statutes, which I am commanding you today.

12 When you have eaten your fill and have built fine houses and live in them, and when your herds and flocks have multiplied, and your silver and gold is multiplied, and all that you have is multiplied, then do not exalt yourself, forgetting the Lord your God, who brought you out of the land of Egypt, out of the house of slavery, who led you through the great and terrible wilderness, an arid wasteland with poisonous snakes and scorpions. He made water flow for you from flint rock, and fed you in the wilderness with manna that your ancestors did not know, to humble you and to test you, and in the end to do you good.

17 Do not say to yourself, “My power and the might of my own hand have gotten me this wealth.”

18 But remember the Lord your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he is doing today.
When life is good, we are prone to forget about God. The illusion is that we got ourselves to this good place.

- Deuteronomy 8:11-18 is about remembering what God has done for us and not thinking we got there on our own – the illusion of the American Dream & Protestant Work Ethic and White Privilege.

- The wealth or “abundance” of our lives is a gift, not something we ‘deserve’ over and above others. It is not entitlement but blessing in which others are meant to share.

- Pairs well with Psalm 77
  - Lament of present situation (Has God forgotten to be gracious? – v9)
  - Transition (I will call to mind the deeds of the Lord; I will remember your wonders of old. I will meditate on all your work and muse on your mighty deeds. –vs11-12)
  - Praise recalling God’s works of the past that ends with the invitation for you to finish the story…(You led your people like a flock by the hand of Moses and Aaron. –v20)
6 The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. 7 Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. 9 As it is written, “He scatters abroad, he gives to the poor; his righteousness endures forever.”

10 He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. 11 You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; 12 for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God. 13 Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others, 14 while they long for you and pray for you because of the surpassing grace of God that he has given you. 15 Thanks be to God for his indescribable gift!
Giving creates Joy and Opportunity.

- 2 Corinthians 9:6-15 describes the joy of giving. God provides “every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work” (v. 8). We give because we WANT to... not because we HAVE to.

- Giving also creates Opportunity. What we “give” or “sow” is in direct correlation to what we “reap.” God takes our gifts and turns it into ministry. But we have to have those gifts for God to work with. If people in your church want certain ministries or staffing or building projects complete, this is a great text to use to show the correlation between what we give and what can be done.
Of course, there is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.
Giving helps us “take hold of the life that really is life.”

- 1 Timothy 6:6-10, 17-19 invites us to “Take hold of the life that really is life” (v. 19) – that is, to experience abundance as a gift to be shared: It is not a private possession and it is beyond anything we can earn or deserve ourselves.

- God “Richly provides us with everything for our enjoyment” (v. 17).

- Not being rich or having money, but “the love of money” is “a root of all kinds of evil” (v.10). That love fuels insatiable desire, makes for unhappiness, and reduces the blessing of life to something we must gain rather than seek to share.
  - Emphasize that it’s not about how much money you have, but what you do with that money that matters.
#4 Share Experiences (Struggles & Joys) about Giving (Your Own Included)

- Tell your own stories about giving, particularly about how you were raised to think about money and giving. Invite people to think about their upbringing in regards to money.

- Humanize yourself: share your struggles, joys, revelations about giving

- What do you do when you and/or your partner disagree about giving?

- How do you teach your children about giving?

- What’s the most exciting project/place/event you’ve ever given to? Why was that so exciting and rewarding to you?
In the second year of King Darius, in the sixth month, on the first day of the month, the word of the Lord came by the prophet Haggai to Zerubbabel son of Shealtiel, governor of Judah, and to Joshua son of Jehozadak, the high priest: 2 Thus says the Lord of hosts: These people say the time has not yet come to rebuild the Lord’s house. 3 Then the word of the Lord came by the prophet Haggai, saying: 4 Is it a time for you yourselves to live in your paneled houses, while this house lies in ruins? 5 Now therefore thus says the Lord of hosts: Consider how you have fared. 6 You have sown much, and harvested little; you eat, but you never have enough; you drink, but you never have your fill; you clothe yourselves, but no one is warm; and you that earn wages earn wages to put them into a bag with holes.

7 Thus says the Lord of hosts: Consider how you have fared. 8 Go up to the hills and bring wood and build the house, so that I may take pleasure in it and be honored, says the Lord. 9 You have looked for much, and, lo, it came to little; and when you brought it home, I blew it away. Why? says the Lord of hosts. Because my house lies in ruins, while all of you hurry off to your own houses. 10 Therefore the heavens above you have withheld the dew, and the earth has withheld its produce. 11 And I have called for a drought on the land and the hills, on the grain, the new wine, the oil, on what the soil produces, on human beings and animals, and on all their labors.

12 Then Zerubbabel son of Shealtiel, and Joshua son of Jehozadak, the high priest, with all the remnant of the people, obeyed the voice of the Lord their God, and the words of the prophet Haggai, as the Lord their God had sent him; and the people feared the Lord. 13 Then Haggai, the messenger of the Lord, spoke to the people with the Lord’s message, saying, I am with you, says the Lord. 14 And the Lord stirred up the spirit of Zerubbabel son of Shealtiel, governor of Judah, and the spirit of Joshua son of Jehozadak, the high priest, and the spirit of all the remnant of the people; and they came and worked on the house of the Lord of hosts, their God, 15 on the twenty-fourth day of the month, in the sixth month.
Call to Reflection & Gratitude

- Haggai 1:1-15 is a text that directly speaks to our culture today. We take care of everything else before we think about God. For Haggai, this was about God’s house. It might be that for us in the case of a capital campaign…or it might be God’s mission through the ministries of our church.

- Call for reflection. Call to Gratitude: **Consider how you have fared.**
  - This would be a great stewardship season theme or emphasis…what are all the ways you could help folks “consider how they have fared?”
  - You could form a storytelling series around this (ex: *I am Calvary* series on people sharing the stories of their life and faith).

- Invites us to pause for a moment in our busy, preoccupied lives and take stock of our own blessings.
Poll Question #4

• How comfortable are you talking about your own giving in a sermon?
  • A. Very comfortable, I do it regularly (or at least, annually).
  • B. Semi-comfortable. I wouldn’t say I’m comfortable with it, but I do it because I believe it’s important.
  • C. Uncomfortable; I do not do it because I am not comfortable with my congregation knowing about my giving and/or I’m not comfortable with where I am in my giving.
  • D. Uncomfortable; I do not do it because I do not think it is appropriate; giving is just between a person and God.
  • E. Unsure – I’ve never done it before or thought about doing it.
#5 Model Giving as a Leader and Talk about Your Giving in Sermons

- To preach on giving and stewardship, we as preachers have to model sacrificial giving ourselves.

- First be honest with yourself:
  - Do you believe in giving to the church?
  - Do you tithe?
    - If not, are you growing towards a tithe?
    - If you do tithe, how are you stretching yourself to grow more each year?

- Be specific about your giving and if you have a partner or children, their giving as well (get permission first)
  - Why do I/we give?
  - How do I/we decide what to give to the church? (I share my percentage)
  - Where else do I/we give outside of the church?
  - How do I/we make decisions about “extra” giving?
  - How have I/we been blessed by giving “above and beyond?”
King David said to the whole assembly, “My son Solomon, whom alone God has chosen, is young and inexperienced, and the work is great; for the temple will not be for mortals but for the Lord God. 2 So I have provided for the house of my God, so far as I was able, the gold for the things of gold, the silver for the things of silver, and the bronze for the things of bronze, the iron for the things of iron, and wood for the things of wood, besides great quantities of onyx and stones for setting, antimony, colored stones, all sorts of precious stones, and marble in abundance. 3 Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God: 4 three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, for overlaying the walls of the house, 5 and for all the work to be done by artisans, gold for the things of gold and silver for the things of silver. Who then will offer willingly, consecrating themselves today to the Lord?”

6 Then the leaders of ancestral houses made their freewill offerings, as did also the leaders of the tribes, the commanders of the thousands and of the hundreds, and the officers over the king’s work. 7 They gave for the service of the house of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze, and one hundred thousand talents of iron. 8 Whoever had precious stones gave them to the treasury of the house of the Lord, into the care of Jehiel the Gershonite. 9 Then the people rejoiced because these had given willingly, for with single mind they had offered freely to the Lord; King David also rejoiced greatly.
10 Then David blessed the Lord in the presence of all the assembly; David said: “Blessed are you, O Lord, the God of our ancestor Israel, forever and ever. 11 Yours, O Lord, are the greatness, the power, the glory, the victory, and the majesty; for all that is in the heavens and on the earth is yours; yours is the kingdom, O Lord, and you are exalted as head above all. 12 Riches and honor come from you, and you rule over all. In your hand are power and might; and it is in your hand to make great and to give strength to all. 13 And now, our God, we give thanks to you and praise your glorious name.

14 “But who am I, and what is my people, that we should be able to make this freewill offering? For all things come from you, and of your own have we given you. 15 For we are aliens and transients before you, as were all our ancestors; our days on the earth are like a shadow, and there is no hope. 16 O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own. 17 I know, my God, that you search the heart, and take pleasure in uprightness; in the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you. 18 O Lord, the God of Abraham, Isaac, and Israel, our ancestors, keep forever such purposes and thoughts in the hearts of your people, and direct their hearts toward you. 19 Grant to my son Solomon that with single mind he may keep your commandments, your decrees, and your statutes, performing all of them, and that he may build the temple for which I have made provision.”
It’s important for leaders to model giving and talk directly about what they give and why.

- 1 Chronicles 29:1-19 is about David’s own testimony of giving.
- David is specific about what he has given and why.
- He is clear that giving is required to build the temple, the house of God.
- He puts his giving in context, referencing back to God’s provision in all things: “For all things come from you, [O Lord] and of your own have we given you” (v 14b).
- Leaders must “walk the talk,” letting their own generosity be an example and inspiration to others.
#6 Preach Tithing

- Educate on what the tithe is (10%). It is not the “end all be all” of giving – but it is one of our biblical examples of giving (the least sacrificial actually…)

- Preach texts about tithing to educate on the history of tithing as a way of caring for neighbor.

- Also, tithing is a way of equalizing giving for people – it’s a percentage, not an amount. If you are unemployed, then 10% of 0 is 0.

- Speak honestly and directly about the questions some might have about tithing
  - Net or gross? Salary or benefits? Cash income or investments?
  - Honor that people give to other causes and places and celebrate that and thank them for that. Your church isn’t the only place where ministry happens. Discuss how you understand the tithe in terms of giving to other places.

- Specifically and directly invite people to move toward a tithe…give them a chart if that is helpful. Honor where people are…emphasize proportional giving, no matter the percentage.

- In the end, what matters is that people are asking these questions, not necessarily that they give their tithe or their percentage all to the church.
22 Set apart a tithe of all the yield of your seed that is brought in yearly from the field. 23 In the presence of the Lord your God, in the place that he will choose as a dwelling for his name, you shall eat the tithe of your grain, your wine, and your oil, as well as the firstlings of your herd and flock, so that you may learn to fear the Lord your God always. 24 But if, when the Lord your God has blessed you, the distance is so great that you are unable to transport it, because the place where the Lord your God will choose to set his name is too far away from you, 25 then you may turn it into money. With the money secure in hand, go to the place that the Lord your God will choose; 26 spend the money for whatever you wish—oxen, sheep, wine, strong drink, or whatever you desire. And you shall eat there in the presence of the Lord your God, you and your household rejoicing together. 27 As for the Levites resident in your towns, do not neglect them, because they have no allotment or inheritance with you.
Tithing leads to Celebration!

• Deuteronomy 14:22-27 describes the tithe in detail and how to go about doing it and what to do in this or that circumstance

• In this passage, the tithe is a party! It is the whole community bringing the bounty of the land’s produce (abundance) together in celebration.

• The tithe is practiced here so that there is appropriate “fear of the Lord” – which is a way of remembering that God is God and we are not! (Again: God is ultimately the provider and we the beneficiaries of that provision.)
Deuteronomy 26:1-11

26 When you have come into the land that the Lord your God is giving you as an inheritance to possess, and you possess it, and settle in it, you shall take some of the first of all the fruit of the ground, which you harvest from the land that the Lord your God is giving you, and you shall put it in a basket and go to the place that the Lord your God will choose as a dwelling for his name.

3 You shall go to the priest who is in office at that time, and say to him, “Today I declare to the Lord your God that I have come into the land that the Lord swore to our ancestors to give us.”

4 When the priest takes the basket from your hand and sets it down before the altar of the Lord your God, you shall make this response before the Lord your God: “A wandering Aramean was my ancestor; he went down into Egypt and lived there as an alien, few in number, and there he became a great nation, mighty and populous. 6 When the Egyptians treated us harshly and afflicted us, by imposing hard labor on us, 7 we cried to the Lord, the God of our ancestors; the Lord heard our voice and saw our affliction, our toil, and our oppression. 8 The Lord brought us out of Egypt with a mighty hand and an outstretched arm, with a terrifying display of power, and with signs and wonders; 9 and he brought us into this place and gave us this land, a land flowing with milk and honey. 10 So now I bring the first of the fruit of the ground that you, O Lord, have given me.”

You shall set it down before the Lord your God and bow down before the Lord your God.

11 Then you, together with the Levites and the aliens who reside among you, shall celebrate with all the bounty that the Lord your God has given to you and to your house.
Tithing is about Remembering our History and Loving our Neighbor

- Deuteronomy 26:1-11 also spells out the practice of tithing and describes it as an act of worship – an act of remembering

- The gift is made; and along with the gift is the testimony of the salvation history of Israel – when we give we are to tell the story of how God has worked in our life

- God’s gifts are for everyone – resident alien included…we are to share with our neighbor; we give not just for ourselves but for others

- Pairs well with the story of the Good Samaritan – “who is my neighbor?” – We will give with grateful hearts when we understand that we are giving because we love our neighbor…stewardship is directly tied to love of neighbor, both in terms of financial provision and equity, but also in terms of celebration and being in relationship with one another
Acts 2:43-47

43 Awe came upon everyone, because many wonders and signs were being done by the apostles. 44 All who believed were together and had all things in common; 45 they would sell their possessions and goods and distribute the proceeds to all, as any had need. 46 Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, 47 praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved.
Acts 2:43-47 speaks to the power of the Holy Spirit and Christian community. When the Holy Spirit shows up – powerful things begin to happen. The early church community is able to move from living in fear to living into the bold new way of generosity.

People sell what they have so no one is in need. They hold all things in common – and in experience of their unity and purposefulness of their mission – they attract others to the message and life of Jesus.

Generosity is a mark of transformation.

This is a fun passage to use when you’re preaching/teaching on the tithe – we always want to use the New Testament to override the Old Testament… but in this case, the New Testament demands far more from us in terms of our giving!
#7 Highlight & Celebrate “Gift of Giving”

- Giving is a spiritual gift; some people in your congregation have the gift of giving, and love to be generous. Spend time with them, cultivate those relationships, ask them to share testimonies.

- Rather than being overly-confidential and closed mouth about giving – with their permission, celebrate special givers just as you do teachers or encouragers, mission volunteers or deacons.

- Highlight those who have the “gift of giving” while using their example to inspire and challenge:

A member handed Pastor Brian a check for $25,000. He was dumbfounded. No one had ever given a gift of that magnitude in any church where he had served. The member said, “Brian, we are doing this for two reasons. First, God has richly blessed our lives and we want to share those blessings with our church. Second, I want to use this opportunity to challenge you to seek others like us to make significant gifts to the church and the work of God's kingdom.”
Mark 12:41-44

41 He sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. 42 A poor widow came and put in two small copper coins, which are worth a penny. 43 Then he called his disciples and said to them, “Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. 44 For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on.”
Giving as Private Devotion & Public Witness

- Mark 12:41-44 is a testimonial of faith. Jesus highlights this woman’s generosity; she has the spiritual gift of giving.

- There is an irony in the testimony, and a lesson for those who are wealthy and withhold, but first and foremost we honor the gift of the widow.

- Jesus makes the decision to compare it to the giving of others. Once again, we have a text that describes giving as a public act, not just a private or personal one.

- Consider this phrase: Giving is personal, but not private. What is the public witness of our giving?
Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common. With great power the apostles gave their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles’ feet, and it was distributed to each as any had need. There was a Levite, a native of Cyprus, Joseph, to whom the apostles gave the name Barnabas (which means “son of encouragement”). He sold a field that belonged to him, then brought the money, and laid it at the apostles’ feet.
From the General (description of community) to the Specific (individual testimony)...

- Acts 4:32-37 is another great example of specific testimony about one giver. We hear about the generosity of the community in general, and then are given a specific example of what that generosity looks like.
  - Joseph of Cyprus (whom we come to know as Barnabas) makes a gift so significant, it becomes a part of the church’s historical witness recorded in Acts.

- In terms of spiritual transformation: the common ownership of possessions is emphasized as a mark of the new community in Christ.

- The opposite of generosity and its consequences are also told in the story that follows in Acts 5:1-7! (Ananias– he died because of his lack of generosity!)

- Another example of specific giving is found in Acts 9:36-42:
  - Tabitha made tunics and garments for the widows and the poor in the community. Peter has been summoned to the community of faith in Joppa where she lived, and now has died. Tabitha had such an impact on the early church, they could not imagine going forward without that kind of generosity in their midst. “Tabitha, get up” – and she does.
#8 Preach for the Long Haul

- Most people will grow best in gradual steps—incremental growth feels more realistic than jumping to an extreme that pushes them too quickly—help them to see God’s provision along the way in each step of their growth.

- Remind people of this often:
  
  “Grow from wherever you are now to the next step where God wants you to be.”

In all probability, major overnight advances in giving will be few. Most people move upward by gradual steps. Our hope as preaching pastors is to cultivate new givers and new “stretches/sacrifices” in giving for long-time givers each year.
13 Someone in the crowd said to him, “Teacher, tell my brother to divide the family inheritance with me.” 14 But he said to him, “Friend, who set me to be a judge or arbitrator over you?” 15 And he said to them, “Take care! **Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.**” 16 Then he told them a parable: “The land of a rich man produced abundantly. 17 And he thought to himself, ‘What should I do, for I have no place to store my crops?’ 18 Then he said, ‘I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ 20 But God said to him, ‘You fool! This very night your life is being demanded of you. And **the things you have prepared, whose will they be?**’ 21 So it is with those who store up treasures for themselves but are not rich toward God.”
You can’t take it with you.

- Luke 12:13-21 is sometimes called the parable of the rich fool, but I like to call it the parable of the Barn Builder. Or the parable of the Storage Units.

- This parable speaks to our modern practices of consumption; our fear may be different (not about not having enough in times of drought; it’s about just wanting more and more because more is better) but the impact is the same: a small percentage of people are absurdly wealthy and many, many people live in poverty.

- The message is clear: life’s abundance does not consist in possessions. Those who “store up treasures for themselves” (v. 21) become victims of anxiety, always wondering if they have enough.

- Real security is found – and the true richness of life experienced – not in guarding what we have but in giving what we can. “Abundance” is not a private possession but a shared experience.

- When we die, we can’t take our stuff with us. Remind people of our mortality: ashes to ashes, dust to dust. Scripture tells us we are stewards in this life of this earth. Great text to talk about planned giving with folks.
Poll Question #5

- Generally speaking, how would you describe your congregation’s motivation in giving?
- **A. Theological**: giving to God is primary for them, and they understand that all that they have is God. Giving to the church is something they do before paying any other household expenses.
- **B. Practical**: they give because they know the church has to pay its staff and pay for the building and support ministries and mission, etc.
- **C. Spiritual**: it fills them with gratitude and helps them grow spiritually; it is a matter of discipleship for them; they often wonder, how can stretching myself in giving deepen my relationship with Christ?
- **D. Emotional**: they give either to feel good about themselves or to not feel shameful or guilty about not giving.
- **E. Indifferent**: They don’t think too much about it.
#9 Be Creative & Informative

- Stretch your imagination. Make stewardship a time to look forward to with each new season.
  - Have fun with texts, titles, and themes. Church sign: “TIYC SDAW”

- Let your mind and heart discover fresh titles and texts that capture the imagination and challenge the spirit. Use pop culture references or puns.
  - Sermon on the Amount, Right on the Money, Fit to be Tithed, Blessed be the Tithe that Binds

- Be informative – explain what stewardship IS and ISN’T
  - How does giving work at your church – is it confidential? Who knows who gives what?
  - What other funding does your church have, if any?
    - At Calvary we emphasize this point: We are a congregation-supported church. We do not receive outside funding. The gifts that you and I give support all of the mission and ministry that happens here.
Stewardship Emphasis Outline
(testimonies, give aways, videos, etc.)

Week 1: BELOVED CHILDREN OF GOD
(our identity as God’s Children)
Week 2: BE (worship/meditation – our action before God)
Week 3: BE LOVE (service, our action to the world)
Week 4: BE LOVED (care & fellowship & small groups, our actions toward one another)
Week 5: BELOVED COMMUNITY
Commitment Sunday (we give to this community because of the above reasons and because we are called to share God’s love with the world)

Theme by Rev. Anne J. Scalfaro & Rev. Morgan C. Fletcher, CBC Denver, 2017
Graphic copyrighted by designer.
“I’m IN!”

Stewardship Emphasis Outline
(testimonies, give aways, videos, etc.)

Week 1: I’m IN-vited (we’re invited by God to life, we first say YES to God and to coming to this church)
Week 2: I’m IN-spired (worship/music/art – how we are inspired)
Week 3: I’m IN-volved (how we serve in mission & ministries and how we are involved in bible study & small groups)
Week 4: I’m IN-vested (how we financially give to support God’s ministry through the church)
Week 5: I’m IN! Commitment Sunday (culmination of the above weeks…it’s a team effort…)

*special challenge: “I’m ALL IN!”

Theme by Stewardship Committee, CBC Denver, 2019
Graphic designed by Rev. Alice Horner-Nelson, CBC Denver, 2019
#10 Don’t Rely Only on Preaching

Why didn’t you let us know about the new service schedule?

Well, I announced it last Sunday and put it in the bulletin...

Well, you knew I was away last Sunday! My annual golf tourney.

We put it in the weekly email, you do get that, don’t you?

I can’t possibly be expected to read all the emails I get from church!

Right! That’s why we did the all-parish phonathon.

Oh, I stopped listening to my phone messages a while ago. It’s only people asking for money.

I’m so sorry. Let me start all over. Have you heard about our new service schedule?
#10 Preaching is an Essential Part of Stewardship; but it’s a small part of it overall –

Use a multi-faceted approach to cultivating generosity in your congregation; you cannot talk about giving or money too much. Use Jesus’ focus on this topic as your litmus text.

- Create a Stewardship Committee with lay people who can help you think creatively about themes and topics
- Have a Moment of Gratitude twice a month where people share a 2-3 minute testimony about a ministry in the church and how giving supports that ministry
- Utilize enews, print publications, social media and/or create video testimonies
- Host financial seminars on debt reduction and planned giving and basic money management 101
- Create church logo swag to give away as a gift during stewardship season or at specified times in the year
**#10 Preaching is an Essential Part of Stewardship; but it’s a small part of it overall –**

Use a multi-faceted approach to cultivating generosity in your congregation; you cannot talk about giving or money too much. Use Jesus’ focus on this topic as your litmus text.

- Write thank you notes
- Publicize use of memorial gifts and bequests with pictures and updates at every stage of the process
- Create a visual display of all the people give beyond the church (they can write their charities/schools, etc on stickies and put them up)
- Help kids and youth feel special in their giving; don’t leave them out – create a pledge card that is special for them
- Narrative budget: tell the story of your church’s budget in photos, infographics, narration, testimony/quotes, & graphs (pie charts, number graphs, etc.)
Poll Question #6

- As a pastor, what do you need most help with in cultivating giving in your congregation?
  - A. Preaching texts and ideas and/or developing creative themes & ways to tell the story of our church
  - B. Cultivating lay leadership around stewardship
  - C. Small group materials on discipleship and giving and spiritual growth
  - D. Small group materials or ideas on financial management in general
  - E. Growing my own sacrificial giving and/or gaining confidence in transparently sharing about my giving as a leader
Examples of Stewardship Tools to Help Congregants Understand Giving & to Help you tell the Story of God’s Ministry through Your Church
Pastor Anne’s Special Stewardship Challenge for Calvary Youth!

I value your leadership and presence at Calvary! And I want to share with our whole church that our youth group is leading the way on Commitment Sunday by promising to give some money each month to Calvary. How powerful would it be to be able to say that EVERY SINGLE YOUTH is giving something on a consistent basis for the ministry at Calvary for 2014?

Calvary is a congregation-supported church. What can you give? It doesn’t matter how much money you have – even $1 a month ($12 a year) makes a difference. Last year the youth collectively pledged around $1,000. And to date – you have collectively given around $300 toward that original pledge goal. Thank you for what you have given! And - if you need to catch up on your 2013 pledge, there’s still time to do that...

Bring this pledge card to worship next week, November 24th, sit on the front pew, and lead our giving processional as we put our pledge cards in the pledge chest.

- Pastor Anne

Approximate amount of money I earn or receive each month from allowance, chores, part-time jobs like babysitting, mowing, etc.

$__________

Divide that amount $_____ by 10 to get 10% (or 8%, or 5%, or 2%...)

$__________

Multiple that amount $______ by 12 (for 12 months in a year)

$__________ = Pledge for 2014

Your Full Name: ___________________________________________ Grade - ____________

Cell phone Number for Text Message Reminder: ____________________________

Make sure when you give each month to put your cash in an envelope with your name on it – so we can keep track of the total.

Questions to Consider when deciding what to give:

What do you love about Calvary?
What is one new idea or ministry area you’d like Calvary to try with our 2014 budget?

Do you consider yourself a blessed person? If so, what are some of your blessings?

Giving is a way we say “thank you” to God for all that we have been given. What could you give up each month to help you receive your pledge goal? (For example: Starbucks, a movie, music/apps, new video game, clothes etc.)

Below are the membership expectations at Calvary. How are you doing? Write out your answers and be inspired to grow in all areas in 2014. Even if you are not an official member – that is okay...these expectations are important for anyone in our community!

When did you become a member of Calvary?

___ Date of baptism _________________ ___ I don’t know if I’m an official member or not
___ I haven’t been baptized and I’d like to talk to a pastor about being baptized and becoming a member

**Expectations of Being a Member at Calvary:**

1. **Attend Worship**
   a. How many times a month in 2013 __________

2. **Attend Bible Study or a Small Group or Youth Group**
   a. How many times a month in 2013 __________ What group? __________________

3. **Share your skills and time through mission and service projects**
   a. How many times a year in 2013 __________? What are some of the things you have done?

4. **Have fun and fellowship with other Calvary folks**
   a. How many times a month in 2013? __________ What’s your favorite fun thing to do with the Calvary family?

5. **Give consistently and proportionately of your finances to Calvary** (Tithe – 10% - is the standard)
   a. How much do you give now – in 2013? __________
   b. What will you change about your daily/weekly life to give a bit more in 2014?
MONTHLY GIVING CALCULATOR

Use the chart below to help calculate your MONTHLY giving based on a percentage of your income

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Calvary’s 2020 “I’m ALL IN!” Giving Challenge

Find where you are on the chart for 2019 (either by income bracket or by the amount you currently give each month) and circle that number. Move 1-2 blocks to the left of your circled number to challenge yourself for a % increase for 2020. Every increase makes a difference!

Just as your personal expenses go up each year, so do our expenses at Calvary. Your increase helps us maintain our ministry at the level it is now. However, when we are ALL IN together and ALL make an increase, we can fulfill the expanding mission and ministry to which God is calling us in 2020!
Stewardship Video Examples:

https://calvarydenver.org/about/who-we-are

**Theological Foundation**
Through the witness of Scripture and lived experience, Calvary believes that all people are beloved children of God:

- God *names* each person as Beloved.
- Jesus *proclaims* everyone’s belovedness without condition.
- The Spirit equips each of us to *claim* our beloved identity and uniquely live out its truth in our lives.

**Vision**
Calvary’s vision is to be Open to All, Closed to None.

*Inclusivity Statement: This statement was approved by vote of the congregation in 2011 and is an important part of who we are, so that all who come know what we mean by “open to all, closed to none”:

Calvary welcomes and affirms all people as children of God from every cultural and religious background, sexual orientation, family composition, physical and mental ability, economic means, race, age and gender.*

**Mission**
Calvary is a community shaped by the Spirit of Christ that strives to name, claim, and proclaim belovedness:

- As we worship God, we come to know our identity as a Beloved Child of God.
Poll Question #7

- In terms of how stewardship is connected to budgeting, which of the following is most true for your church:
  - A. We have an annual/seasonal emphasis where we present the proposed budget and encourage people to make pledges to meet that budget.
  - B. We have an annual/seasonal emphasis where we encourage people to make pledges for the upcoming year and then based on those pledges we create the budget.
  - C. We talk about giving in a general sense all year, but people do not turn in pledge cards. We create a budget based on the actual giving statistics of the previous year.
  - D. It’s not really connected. We make special appeals if we are running low on cash or there is a building need or if we feel it’s been a while since we talked about giving.
  - E. Other.
Our annual budget is one of our church’s most important theological documents. It not only guides our ministry each year, it represents our values and depicts how we interpret God’s call upon our lives.

The numbers you see in the budget itself—the dollars to be pledged, then given by all of us as an offering to God—are no less sacred than the work they envision, but it’s sometimes hard to see the beauty of a story in a budget document.

This narrative budget seeks to tell the story behind the numbers; it helps us see more clearly the beauty of Calvary’s voice and role in continuing God’s story in an inclusive and impactful way. To that end, you’ll see the Staff Relations’ numbers divided up into the various ministry areas that staff support—giving a more holistic view of how your generosity makes an impact at Calvary. The narrative budget is a companion piece to the nuts and bolts of the line item budget. (Copies of the line item budget are available at the Kiosk and at calvarydenver.org. In that document, you will see what ministries are served by different line items and what is included in those totals. It is presented from an accounting perspective: how much is allocated for staff, building and property costs, ministry area costs.)

Budgets are important because they tell the story of how a church intends to live out its mission.

Like any good book, one chapter leads to the next, and it’s important that we celebrate our ministry in 2019 even as we turn the page into 2020. In this narrative budget you’ll see an inspiring review of our ministry this year through infographics and photos. We thank you for your involvement in 2019 and pray for your faithful and bold investment in our dreams for 2020. God invites us to participate in our vision to be “Open to All, Closed to None” as we experience and share Christ’s love throughout our community and world. Your financial commitment, participation, and prayers will bring our story to life in 2020.

2020 Ministry At-A-Glance

“Calvary’s staff provides the essential leadership that supports our church’s mission. Through their direction, innovative thought, and motivating programs, our staff enhance Calvary’s ministries in all facets to teach and inspire us to follow a Christian life.”

- Mick Davey, Chair of Staff Relations
2019 Ministry-At-A-Glance

21 missionaries/mission partners supported

20 weddings, ordinations, baptisms, baby dedications, funerals & burials

24 kids at Vacation Bible School

265 individuals/couples/families engage with Calvary's ministries

395 subscribers to the E-News

39 people serve on committees

32 people serve on ministry teams

1664+ Volunteer Hours per year

20 students in youth program

1,250+ hours of pastoral care

6700 cups of coffee served

28 Calvary & New Hope Reading Volunteers @ Stedman Elementary

25 community groups who use our space

470+ clients served by Bootstraps & Blessings Ministry

93+ people in small groups

2400+ visits total

500+ webcast & sermon views per month

41 VIPs (Very Inspiring Persons)

140 Worship Services

85 volunteers serving with Family Promise

50+ participants in music ministry

33,800 likes on Facebook

250+ loaves of bread baked for guests
## 2020 Ministry At-A-Glance

<table>
<thead>
<tr>
<th>WORSHIP</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Music</td>
<td>$99,948</td>
</tr>
<tr>
<td>Sound</td>
<td>$9,520</td>
</tr>
<tr>
<td>Worship</td>
<td>$101,657</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$211,125</td>
</tr>
</tbody>
</table>

**WORSHIP is a primary theme in our story**, and it’s reflected in our budget as a central priority. Creating opportunities to glorify God through a variety of worship experiences and styles allows us to connect with more people, whether in a spirit of celebration or sorrow.

**Our WORSHIP budget supports:**
- Staffing and leadership for two weekly Sunday services at 10:30 a.m. & 6:30 p.m.
- Increase in Organist hours, two additional worship band musicians for The Gathering, honorariums for guest preachers
- Special & seasonal worship services - Healing & Wholeness, Common Table Common Life, Holy Week, Easter, Pentecost, Blessing of the Animals, All Saints, Christmas Eve, & services with New Hope Baptist
- Music programming for all ages (including Calvary Choir, children, & handbells) and “First Fridays” Concert Series (to begin Fall 2020)
- Sound system & hearing support and licenses for livestreaming on YouTube and Facebook
God calls us to SERVE. At Calvary, mission and outreach is a part of who we are—spreading the good news of the gospel, helping people beyond ourselves, and doing all we can to alleviate suffering and injustice to promote the human dignity and belovedness of all people. Through action and commitment, we are passionate about embodying the love of Jesus as we support and serve with others both locally and globally. Knowing missions is a high value for Calvary, we are boldly seeking to increase our missions giving by over 50%.

<table>
<thead>
<tr>
<th>SERVE</th>
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</thead>
<tbody>
<tr>
<td>Global Missions</td>
<td>$6,000</td>
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<tr>
<td>National Missions</td>
<td>$7,500</td>
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<tr>
<td>Local Missions</td>
<td>$18,200</td>
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<tr>
<td>Justice &amp; Advocacy</td>
<td>$3,750</td>
</tr>
<tr>
<td>Mission Response &amp; Mission Trips</td>
<td>$3,000</td>
</tr>
<tr>
<td>Staff &amp; Building</td>
<td>$46,059</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$84,509</strong></td>
</tr>
</tbody>
</table>

Our SERVE budget supports:
- ABC-USA International Missions Global Servants Joyce & David Reed (Global Spiritual Care), Dwight & Barb Bolick, (Chile), Lauran Bethell (Global Human Trafficking)
- National support for American Baptist Churches USA (including the Love Gift)
- Local missions support for Family Promise of Greater Denver (including costs of hosting at Calvary), Jewish Family Service, Kentucky Circle Village, & Habitat for Humanity
- Bootstraps & Blessings, Calvary’s onsite hospitality ministry - food bags, grocery/gas gift cards, showers, laundry, phone calls, prayer, re-sourcing, etc. (money allocated will fund 4 months of gas/grocery cards + reusable grocery bags)
- Justice and Advocacy Partners: New Baptist Covenant, Baptist Joint Committee, Association for Welcoming & Affirming Baptists, Colorado Faith Communities United to End Gun Violence, Colorado Council of Churches, The Interfaith Alliance of Colorado, Calvary’s partnership with New Hope Baptist (relationship building & racial reconciliation), Calvary’s booth and supplies at Denver’s PRIDE festivities
- Mission Trip support & Mission Response (money for unanticipated missions needs that come up)
<table>
<thead>
<tr>
<th></th>
<th>GROW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children’s Ministry</td>
<td>$24,023</td>
</tr>
<tr>
<td>Youth Ministry</td>
<td>$24,150</td>
</tr>
<tr>
<td>Adult Faith Formation</td>
<td>$32,850</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$81,023</strong></td>
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</table>

We GROW in faith throughout our lives, from birth to senior adulthood. At Calvary, we cultivate lifelong spiritual growth opportunities that invigorate the mind, open up the heart, and stimulate transformation that leads to action. Our diverse learning pathways nourish people in body, mind, and spirit, so that every person can be communally formed, theologically informed, and spiritually transformed.

Our GROW budget supports:

- Staffing & leadership for all of our children, youth, and adult faith formation programming (including nursery workers)
- Curriculum and supplies for Church School Classes and Small Groups for all ages
- Library resources
- Multigenerational retreats & community trainings and seminars
- Outreach faith formation events such as Vacation Bible School
- Milestone gifts such as Bibles for infants, first graders, and graduating seniors
Pastoral Care
$72,833

Member Care
$5,350

TOTAL
$78,183

CARE
At Calvary, we CARE for one another well. As a loving community, we support one another through seasons of celebration and sorrow, joy and suffering. Our pastors give one-on-one pastoral care through pre- and post-surgery visits in hospitals, visits in the home, coffee conversations, phone calls, and prayers and words of encouragement via text message. Listening to and supporting one another is the heart of our life together. No matter who you are or where you are on life’s journey - we are with you, and we will journey alongside you sharing the grace of encouragement, presence, and prayer.

Our CARE budget supports:
• Three full time pastors and one part-time pastoral associate who coordinates our VIP/Lifeline ministry
• Resources and supplies for our VIP/Seniors ministry, Stephen Ministry, and memorial services
• Guest and new member outreach, volunteer appreciation
• Care ministry supplies (including hand crosses, prayer shawl yarn, hope & remembrance ornaments, etc.)

HOST
Building & Grounds
$225,250

Operations
$47,499

TOTAL
$272,749

HOST
We HOST every ministry at Calvary through the maintaining of our building and grounds. Being a good steward of our beautiful property on the corner of Hampden and Monaco is essential to ALL of Calvary’s daily and weekly ministries, whether we’re welcoming worshippers on Sundays, guests for Bootsrap and Blessings on Mondays, community members for the Academy of Lifelong Learning during the week, or bereaved family at a memorial service on Saturday. Calvary’s Resource Management Committee (aka the “A team!”) and the staff that support the operations of our facility keep our doors open. These costs are not always exciting, but they are essential. It is crucial to properly maintain, continually upgrade, and beautify our church property - for it is the gathering place of our mission and ministry!

Our HOST budget supports:
• Staffing for the operations of our building, includes set-up and security (including an increase in hours for Admin. & Oper. Coor.)
• Custodial services and janitorial supplies
• Building maintenance, grounds maintenance (including snow removal), and vehicle maintenance; building & auto insurance
• Safety & security costs and technology upgrades
• Utilities: telephone & internet, electric, fuel (natural gas), water & sewer
In a world that feels disconnected and chaotic, Calvary is a place where we come to CONNECT. Through games, music, food, and fun events we take the biblical value of hospitality seriously. The primary way that we keep the congregation and community connected to our ministries is through the work that happens in the office and through print and digital communications. We utilize efficient office systems and effective communication tools so that our members have the support they need and so that we spread our mission of sharing God’s love and our vision of being “Open to All, Closed to None” to larger audiences.

**Our CONNECT budget supports:**

- All hospitality expenses (from kitchen supplies to Sunday morning coffee to reception costs to church potlucks)
- Community & fellowship events like Gathering Sunday and Trunk or Treat and underwriting youth fundraiser
- Art show, ministry team expenses, and all ministry contingency fund (for unplanned for events and projects)
- Staffing, production, and coordination in the office (including increase in hours for Admin. & Oper. Coor.)
- Office supplies, internal printing & postage costs, and all software & cloud-based systems
- Website, social media, graphic design, and external printing projects - including logo swag for give-away gifts
- Photography & video communications and external marketing and advertising, including print ads and banners, etc.
- Accounting staff & accounting software, associated financial fees, and stewardship expenses

<table>
<thead>
<tr>
<th>Department</th>
<th>Budget</th>
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</thead>
<tbody>
<tr>
<td>Congregational Life</td>
<td>$29,117</td>
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<tr>
<td>Office</td>
<td>$64,879</td>
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<tr>
<td>Communications</td>
<td>$54,794</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$148,790</strong></td>
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</table>
Generosity has always been a defining element of Calvary’s identity. Realizing this proposed ministry budget of $876,379 reflects a bold 15% increase from 2019, we know that all of our giving must reflect the love we have for Christ, for this church, and for the world.

We prepared this narrative budget so that as you consider your giving, you have a full and transparent idea of the ministry we are envisioning for 2020. As pledges and financial commitments are received, the budget reconciliation team will evaluate and adjust the budget as needed. If each one of us tithes and/or gives proportionately of our income, we are confident that we can fulfill this plan.

Our budget tells a greater story than just the numbers. It helps us answer the question: Will this budget allow us to fund and fulfill our vision and mission for the coming year? We believe the answer is yes.

As you explore the content and contours of the proposed budget—and reflect on the story it tells about Calvary—we invite you to ask yourself, does my giving reflect my expectations and dreams for Calvary? Does my giving reflect my love of God?

“Because of the funds from our building usage partners, we have had two straight years without any special appeals for building projects. We are caring for our building and property well; we are now positioned to care for our ministries well too. With your help, we can bolster and grow the programs that we are staffed to support.”

–Rev. Anne J. Scalfaro

God calls us to give generously—and we hope you’ll accept the IN-vitation to be IN-spired, IN-volved, and IN-vested at Calvary. Commit to God and this church; join us in saying, “I’m IN!”

6500 E. Girard Ave. Denver, CO 80224   (303) 757-8421   www.calvarydenver.org
2019 NARRATIVE BUDGET

The Story Behind the Numbers

Our annual budget is one of our church’s most important theological documents; it guides our ministry each year. It’s a representation of not just our values, but how we interpret God’s call upon our lives.

The numbers you see in the budget itself—the dollars to be pledged, then given by all of us as an offering to God for kin-dom work—are no less sacred than the work they envision, but it’s sometimes hard to see the beauty of a story in a budget document. This document is a companion piece to the nuts and bolts of the budget, so that you’ll begin to see the beauty of Calvary’s story and its sacred nature as a part of God’s story.

In the “purely numbers” budget, you will see what ministries are served by different line items and why some expenses have gone up or down from last year. It is presented from an accounting perspective: how much is allocated for staff as a whole, building and property costs, ministry area costs, etc. Copies of the “numbers” budget are available at the Kiosk and on the website (calvarydenver.org).

In this narrative budget, we seek to tell something of the story behind the numbers of our church budget. To that end, you will see the numbers for Staff Relations divided up into the various ministry areas that staff support – giving a more holistic view of how your generosity makes an impact at Calvary. Through words, pictures, and graphs, you’ll see how this year’s budget includes a bold move to deepen our mission & partner support, increase our worship and ministry opportunities, and care well for our staff.

Our story remains to be told in 2019, but we hope that you’ll read this outline for the story and catch the vision to which Christ is calling us in being “Open to All, Closed to None” as we experience and share God’s love throughout our community and world.

Your financial commitment, participation, and prayers will bring our story to life in 2019. Calvary, God calls us to give generously—and we hope you’ll be inspired to direct your generosity to the ministry of God through this church that we all love!

YES, the Spirit of the Living God inspires Calvary’s ministry, AND your giving makes that ministry happen!
Worship is a primary theme in our story, and it’s reflected in our budget as a central priority. In 2018, we increased our worship opportunities by adding *The Gathering: A Community Worship Experience* once a month on Saturday evenings as well as increasing the Healing & Wholeness service from quarterly to every other month. In addition, we hired a new Director of Music, Dr. David Farwig, and Organist, Denise Lanning (both began in Aug.), and we hired Pastor Alice Horner-Nelson (who began in April) to lead *The Gathering* as a way of ministering to those who connect with contemporary worship and a more intimate worship experience.

**Dreams for enhancing our worship experiences in 2019 include** growing the Calvary Choir, reinstating the Handbell Choir, developing children and youth music experiences, increasing *The Gathering* from once a month to twice a month, and continuing to offer special worship experiences around Holy Week, Easter, and Christmas, as well as Blessing of the Animals, Healing & Wholeness Services, and monthly Common Table, Common Life services (prayer & communion). 2019 also brings plans of shared worship experiences with New Hope Baptist Church, an opportunity to build relationships, break down barriers, and be a witness for the beautiful diversity of God's people.

<table>
<thead>
<tr>
<th>WORSHIP</th>
<th>Music (incl. staff)</th>
<th>$54,184</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sound (incl. staff)</td>
<td>$15,500</td>
</tr>
<tr>
<td></td>
<td>Worship &amp; the Arts (incl. staff &amp; <em>The Gathering</em>)</td>
<td>$104,358</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>$174,042</strong></td>
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</table>
SERVE: Mission & Partner Support

At Calvary, mission and outreach is a part of who we are—helping people beyond ourselves and doing all we can to alleviate suffering and injustice to promote the human dignity and belovedness of all people. Through action and commitment, we are passionate about embodying the love of Jesus as we support and serve with others both locally and globally. Knowing missions is a high value for Calvary, we are boldly seeking to increase our missions giving by 38%.

Our financial support of global missionaries, national partners, and local organizations helps us spread the light and love of Christ in places and ways that we could not on our own. We ensure that each of these partners shares our vision and values and they are accountable to us through their newsletters and annual reports.

Staff support of missions allows us to organize volunteer and service opportunities, be out in the community as a voice for Calvary, and stay up to date with the ways that our missionaries, mission partners, and advocacy organizations need our support.

Global Missionaries

Tom & Terry Myers: ABC-USA
International Ministries Global Servants – Bulgaria (abolishing global slavery, education, economic development)

Joyce & David Reed: ABC-USA
International Ministries Global Servants – Iberoamerica and the Caribbean (discipleship, theological education, training & capacity building)

Lauran Bethell: ABC-USA
International Ministries Global Servant – Global Consultant for Human Trafficking (abolishing global slavery)

Hanna Massad: Ministries for Syrian refugees in Jordan & Palestinians in Gaza

Jean-Luc Krieg: Urban Mosaic (transformation & renewal in the slums of Mexico City)

National Mission Support

American Baptist Churches USA:
United Mission Support

Love Gifts: Supports United Mission of ABC-USA

Local Mission Partners

Family Promise of Greater Denver
Supports families experiencing homelessness & affordable housing solutions

Jewish Family Service
Nonprofit human services agency serving people of all faiths, races, ages, incomes, and abilities

Kentucky Circle Village
Affordable housing for seniors

Habitat for Humanity
Brings people together to build homes, communities and hope

Justice & Advocacy Support

Colorado Council of Churches
Standing together in faith, working together for justice.

Interfaith Alliance Colorado
Supporting faith, justice, and community

Missions Giving Beyond our Operating Budget

Bootstraps & Blessings [food, gas, bus pass, laundry, shower services for the community provided by Calvary on Mondays] – funded by 5% cash back from congregation members shopping with King Soopers and Safeway cards

Calvary Family Emergency Fund [helps members in temporarily financial need] – funded through specified, over-and-above gifts by congregation members

Retired Ministers & Missionaries Offering (ABC-USA) – month long special offering

America For Christ Offering (ABC-USA) – month long special offering

One Great Hour of Sharing (ABC-USA) – month long special offering

World Mission Offering (ABC-USA) – month long special offering

<table>
<thead>
<tr>
<th>SERVE</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Global Missionaries</td>
<td>$10,000</td>
</tr>
<tr>
<td>National Mission Support</td>
<td>$8,050</td>
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<tr>
<td>Local Mission Partners</td>
<td>$10,300</td>
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<tr>
<td>Justice &amp; Advocacy Support</td>
<td>$3,000</td>
</tr>
<tr>
<td>Mission Response (for unanticipated needs)</td>
<td>$2,500</td>
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<tr>
<td>Mission Staff Support</td>
<td>$48,466</td>
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<tr>
<td>TOTAL</td>
<td>$82,316</td>
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</tbody>
</table>
One of the gifts of our church is that we are an intergenerational congregation, something that is becoming rarer and rarer these days. From infants to senior adults, faith is grown and deepened at all ages and stages of life. At Calvary we cultivate lifelong spiritual growth opportunities that invigorate the mind, open up the heart, and stimulate transformation that leads to action. Our diverse learning pathways are designed to nourish people in body, mind, and spirit, so that every person can be communally formed, theologically informed, and spiritually transformed.

Continuing to offer strong church school and small group opportunities is important to us. In addition, in 2019 we seek to have another all-church retreat and more community engagement opportunities, such as the Extending Hospitality to Vulnerable Populations training we had this fall. Intergenerational Ministry also supports ministry teams, adult church school curriculum, and the library.

We are committed to supporting the spiritual growth of our nursery, preschoolers, children, and youth. Children’s ministries includes everything from snacks and craft supplies to first grade Bibles to background checks for our volunteers. Youth ministry includes fun and fellowship opportunities, youth group supplies and curriculum, and mission trip support.

### GROW: Intergenerational Ministries / Children & Youth Ministries

<table>
<thead>
<tr>
<th></th>
<th>Budget</th>
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<tbody>
<tr>
<td>Children’s Ministry (incl. staff)</td>
<td>$23,045</td>
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<tr>
<td>Youth Ministry (incl. staff)</td>
<td>$27,706</td>
</tr>
<tr>
<td>Intergenerational Ministry (incl. staff)</td>
<td>$33,646</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$84,397</strong></td>
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</tbody>
</table>
Calvary is known as a loving community. We support one another through seasons of celebration and sorrow, joy and suffering. Our pastors give one-on-one pastoral care through pre- and post-surgery visits in hospitals, visits in the home, coffee conversations, phone calls, and prayers and words of encouragement via text message. It is impossible to measure the hours our pastoral staff spend listening and supporting our Calvary members and friends. It is the heart of what they do on a weekly basis, and one of their primary callings as ordained clergy.

And yet Calvary is blessed because it is not just our pastors who give pastoral care; our congregation members give loving care and support to one another too. Members who are “Lifelines” call on our VIPs (Very Inspiring Persons) because they are unable to physically come to Calvary often. Trained listeners and supporters called Stephen Ministers journey with members who are grieving the loss of a loved one or going through a difficult time. And the newly formed Membership Team ensures that those who visit Calvary are tended to with warmth and hospitality.

In 2019, we hope to expand our seniors’ ministry, deepen the role of our Membership Team in how we offer hospitality to guests, and continue to enhance our database so that we can care for our members well. Our Member Care budget also supports memorial services, new member fellowships, and ministries like our knitting group who make prayer shawls and baby dedication blankets.

<table>
<thead>
<tr>
<th>CARE</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Care Ministries</td>
<td>$5,800</td>
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<tr>
<td>Pastoral Care (incl. staff)</td>
<td>$77,600</td>
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<tr>
<td>TOTAL</td>
<td>$83,400</td>
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</table>
In Calvary’s Vision 20/20 process, one of the priorities the congregation named was having fun together! Our Congregational Life budget seeks to provide those opportunities – from the youth Dinner Dance to game nights to Trunk or Treat to Gathering Sunday, the monies we put into these events are often the ones we invite guests to attend with us and/or events that we host for our community. Hospitality is a biblical value and at Calvary, we take hospitality seriously; it connects us with our community and with one another.

The primary way that we keep the congregation and community connected to our ministries is through the work that happens in the Office and through print and digital communications. We have amazing office volunteers and staff and in April we hired Pastor Alice Horner-Nelson to help strengthen our communications, and she has already done so through creating the quarterly newsletter, *The Messenger*. Monies in this ministry area include printing and postage, office supplies, our worship webcast ministry, and our website and enews, to name a few.

In 2019, we want to continue offering an alternative worship option through our webcast, upgrade our new database with additional features to serve our membership, boost our social media presence, enhance our website, and produce publications that are attractive and informative so that our mission of sharing God’s love and our vision of being “Open to All, Closed to None” reaches larger audiences.

**CONNECT: Congregational Life / Office & Communications**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congregational Life Ministries (incl. staff)</td>
<td>$13,130</td>
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<tr>
<td>Office &amp; Communications (incl. staff)</td>
<td>$82,355</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$95,485</strong></td>
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</tbody>
</table>
Calvary is blessed to have a beautiful property on the corner of Hampden and Monaco. Being a good steward of our building and our grounds is essential to ALL of Calvary’s daily and weekly ministries, whether we’re welcoming worshippers on Sundays, guests for Bootstraps and Blessings on Mondays, community members for the Academy of Lifelong Learning during the week, or bereaved family and friends at a memorial service on Saturday.

Calvary’s Resource Management Committee is the “A team!” These volunteers do so much behind the scenes that most of us never know about or even notice, but if they were not doing their good work, we would certainly complain about the room being too hot or too cold, the restrooms being dirty, or the lights being out. Additionally, the staff that support the operations of our facility and our ministries keeps our doors open. This part of our budget covers the costs of doing ministry that are not always exciting, but essential and necessary. Seeing what was finished in 2018 helps you imagine the type of work that will be done in 2019, and just how crucial your financial gifts are to maintaining our church property – the gathering place of our mission and ministry.

Resource Management 2018 Projects:
- Cleaned out Youth lounge atrium
- Landscaping Project
- Main office upgrades
- Installed additional fire extinguishers
- Installed security cameras
- Upgraded electric door system
- Major upgrades to HVAC system
- Installed door Management-locking systems & alarms
- Carpet-paint Music Room
- New web cast equipment
- Re-keyed the facility
- Main Parking lot seal-coat & re-stripe
- Replaced damaged electrical & conduit pole in parking lot
- Installed commercial air compressor in Boiler Room
- Changed/upgraded office printers
- Replaced East Wing Water Heater
- Upgraded church database
- Installed 4 TVs in Fellowship hall
- Upgraded internet
- Replaced damaged light pole & upgraded lights in parking lot
- Boiler room - repaired 2 leaks near pump 1 & 5
- Replaced Server - upgraded with access to cloud

Resource Management (Building & Grounds) $215,280
Operations (incl. staff) $67,013
TOTAL $282,293

During the last two years Leigh and I have been responsible for “managing” the Calvary property. Managing is a loose term in our case as I believe the property was managing us! When we began we found that a tremendous amount of work had been done to keep the church in good repair, and that it needed additional help. We were a bit overwhelmed at first, however, Ken DeHate, Resource Management Director, has been great help to us. Ken is an encouraging and focused leader for those of us on the Resource Management team. It has been a privilege to work on maintaining and hopefully improving Calvary’s property. It has also been wonderful to work with the many fantastic volunteers who come to help when you call on them. The mere feeling of accomplishment upon completing a project, no matter how big, is very rewarding. Now when I visit Calvary, I’ll notice a repair or a paint job that I worked on and I’ll smile and think “I helped to fix that”.

-Tim Bessey, Property Chair
Generosity has always been a defining element of Calvary’s identity. Realizing this proposed budget of $801,935 reflects an 8% increase from 2018, we know that all of our giving must reflect the love we have for Christ, for this church, and for the world.

We prepared this narrative budget so that as you consider your giving, you have a full and transparent idea of the ministry we are envisioning for 2019. As pledges and financial commitments are received, the budget reconciliation team will evaluate and adjust the budget as needed. If each one of us tithes and/or gives proportionately of our income, we are confident that we can fulfill this plan.

Our budget tells a greater story than just the numbers. It helps us answer the question: Will this budget allow us to fund and fulfill our vision and mission for the coming year? We believe the answer is yes.

As you explore the content and contours of the proposed budget—and reflect on the story it tells about Calvary—ask yourself, does my giving reflect my expectations and dreams for Calvary? Does my giving reflect my love of God?

*To see the budget listed in accounting categories and for a line item comparison of 2018 to 2019, pick up a copy of the “numbers” budget on the kiosk or find it at calvarydenver.org.

Yes, your generous financial commitment is needed, and so is mine!

Damon and I give over and above a tithe on our income because we believe in the vision of Calvary to be “Open to All, Closed to None” and because we benefit from the many ministries at Calvary that deepen our spiritual and personal lives. Giving to God through Calvary is a non-negotiable spiritual practice for us. We invite you to join us in making a generous commitment to Calvary – we don’t know what we’d do without this church community…what would you do?

- Rev. Anne J. Scalfaro, Senior Pastor
Email: ascalfaro@calvarydenver.org

I’m happy to share examples of stewardship materials.