

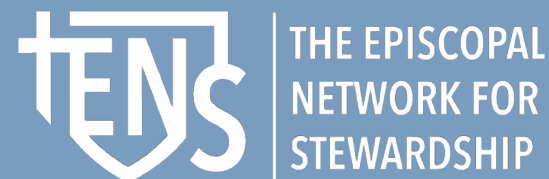


Pastoral Stewardship in a Changing Landscape

Best Practices, Formation Tools, and Adaptive

Campaigns for Congregations

Cn. J. Davey Gerhard, *Executive Director*
The Episcopal Network for Stewardship

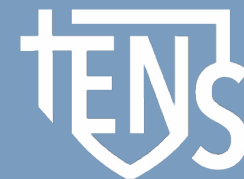


Why we're here

The church is asking familiar questions in a new landscape:

- ▶ How do we talk about money faithfully?
- ▶ How do we ask without anxiety?
- ▶ How do we adapt our campaigns?
- ▶ How do we form generous disciples, not just fund budgets?

Introduction



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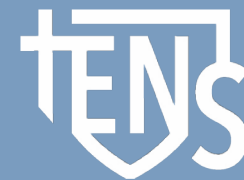
The Main Message

Do not panic. Pastor.

A changing fundraising landscape does not require frantic urgency.

It requires deeper formation, clearer invitation, and more relational leadership.

Introduction



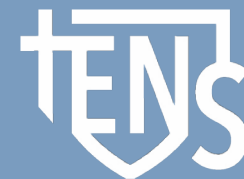
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What has not changed

People still give when:

- ▶ They **trust** the mission
- ▶ They understand the **need**
- ▶ They **feel** personally invited
- ▶ They believe their **gift matters**
- ▶ They **experience** giving as meaningful

The Landscape Has Changed



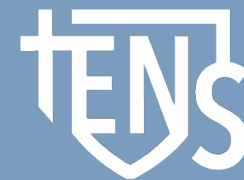
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What has changed

Congregations are navigating:

- ▶ Fewer **habitual givers**
- ▶ More economic **anxiety**
- ▶ More **digital expectations**
- ▶ More **competition** for attention
- ▶ More need for **transparency**
- ▶ More desire for authentic **mission impact**

The Landscape Has Changed



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The Big Picture

Since 1982, giving to religion has increased steadily.

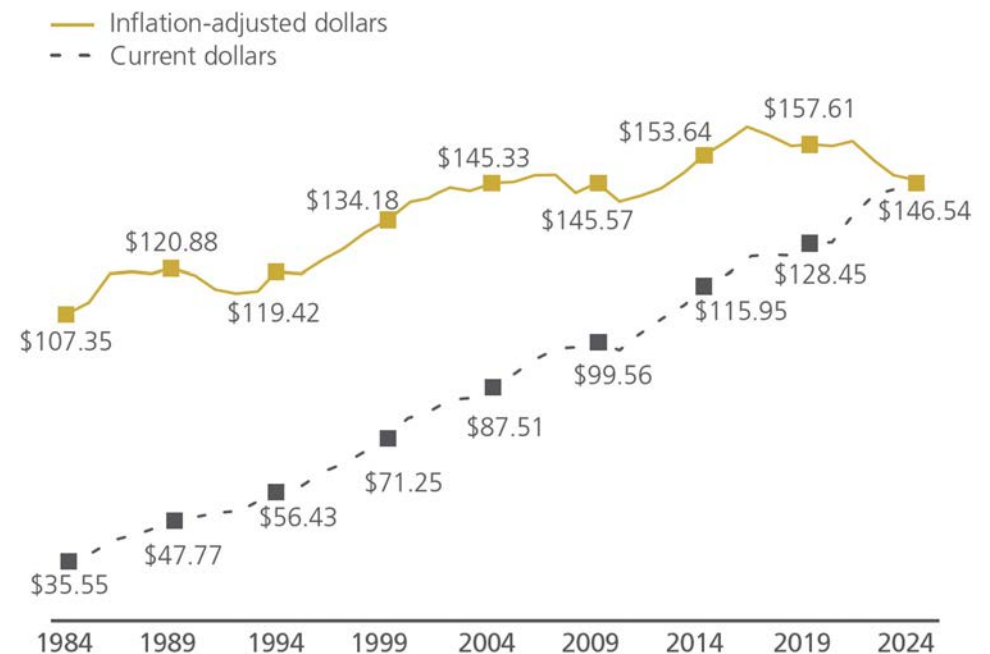
Adjusted for inflation, in the US we moved from **\$85.6B to \$143.57B in 40 years**

Source: Giving USA 2025 *Key Findings*

The Landscape Has Changed

Giving to religion, 1984–2024

(in billions of dollars)



The Church's Share is Smaller

Overall amount increases each year. Yet, our market share compared with other charitable sectors has **decreased by more than 50%**

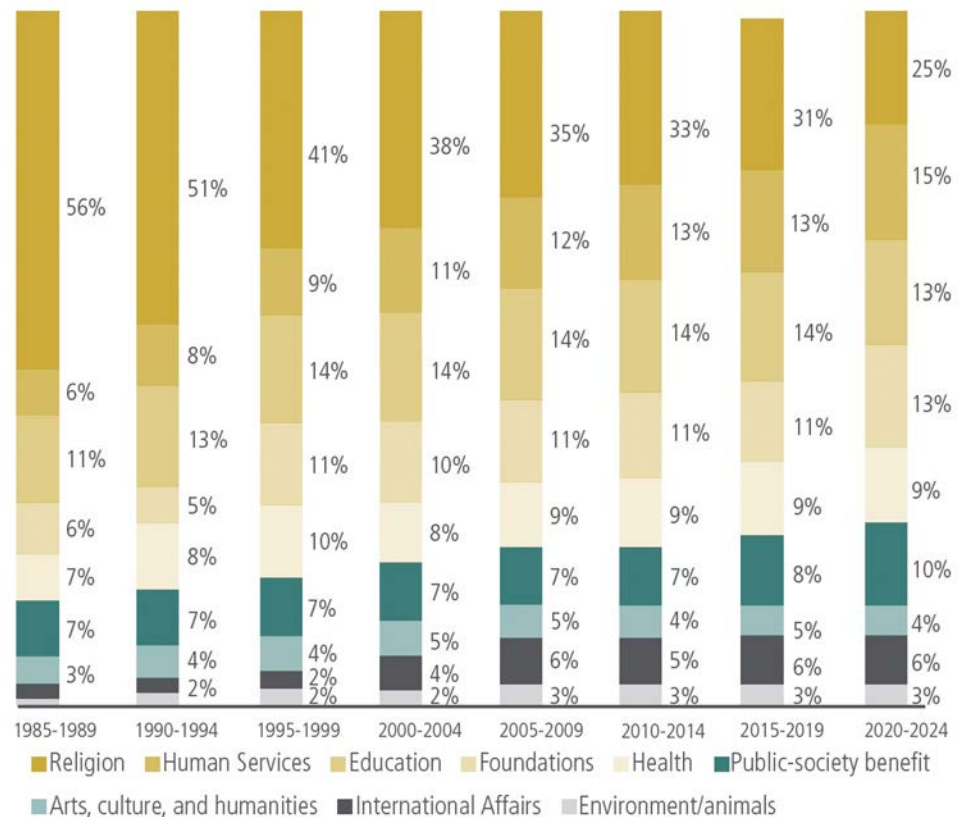
In **1983**, **56%** of charitable donations were for religious institutions. **Today it is 25%**

Source: Giving USA 2025 *Key Findings*

The Landscape Has Changed

Giving by type of recipient: Percentage of the total in five-year spans, 1985–2024*

(adjusted for inflation, 2024 = \$100)

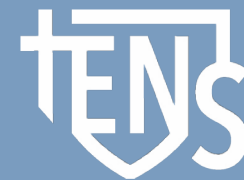
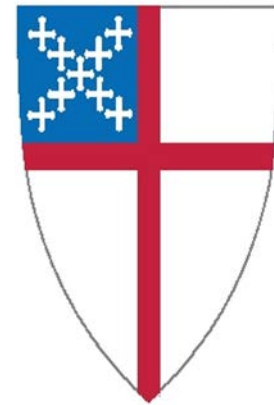


Fewer Donors, Larger Gifts

- ▶ In 2025, the Episcopal Church has witnessed:
 - ▶ 2.1 % decrease in active membership
 - ▶ 5.2% increase in Sunday attendance
 - ▶ 3.6% decrease in number contributions
 - ▶ 5.2% increase average pledge amount
- ▶ Growth carried by fewer donors is unsustainable.

Source: Giving USA 2025 *Key Findings Report*

The Landscape Has Changed



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Why that Matters for Churches

Fewer donors can mean:

- ▶ More **pressure** on faithful givers
- ▶ Less broad ownership of **mission**
- ▶ More **anxiety** around budgets
- ▶ Greater **vulnerability** when major givers move, die, or reduce giving

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Small Gifts Matter

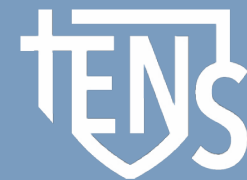
A household that gives \$25 a month is not *small*.

They are practicing faithfulness. They are participating in the life of the Body.

They are saying:

This mission belongs to me, too.

The Landscape Has Changed



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Digital Giving is Baseline

Online giving remains a core part of the fundraising landscape.

Giving showed resilience in 2025*, including continued strength in online giving channels.

Digital giving is not a convenience feature.

It is part of pastoral access.

*Tithe.ly, 2025

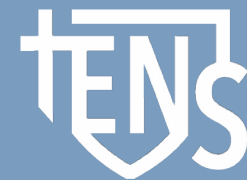
The Landscape Has Changed



2026 Fundraising Landscape Overview

- ▶ Giving is **still happening**
- ▶ **Trust** matters more
- ▶ Donor participation is **fragile**
- ▶ Digital tools are **expected**
- ▶ **Mission** must be visible
- ▶ **Formation** is essential
- ▶ Anxiety must be **pastored**, not amplified

The Landscape Has Changed



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Pastoral Stewardship in Anxious Times

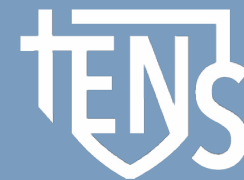
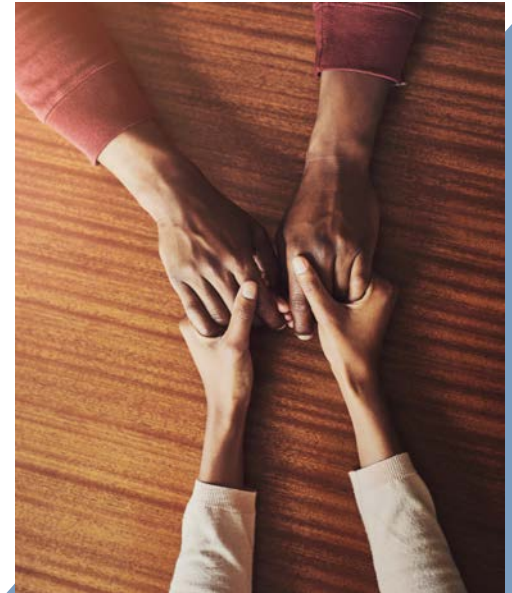
Bad stewardship says:

We are short. Please give more.

Pastoral stewardship says:

Here is the mission God has entrusted to us. Here is what it costs. Here is how you can prayerfully participate.

Pastoral Not Panicked



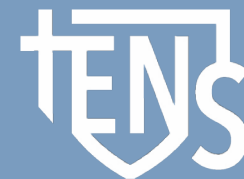
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What Anxiety Does to Campaigns

Anxiety often leads congregations to:

- ▶ Hide financial realities until it is too late
- ▶ Over-explain the budget
- ▶ Under-tell the mission
- ▶ Pressure the same people
- ▶ Avoid direct invitation
- ▶ Treat giving as emergency response instead of spiritual practice

Pastoral Not Panicked



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What Pastoral Leadership Does Instead

Pastoral stewardship:

- ▶ Tells the truth **calmly**
- ▶ Connects **money to mission**
- ▶ **Makes room** for different capacities
- ▶ **Invites** every household
- ▶ **Thanks** generously
- ▶ **Teaches** regularly
- ▶ **Trusts** that God is already at work

Pastoral Not Panicked



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A Better Campaign Question...

Instead of asking:

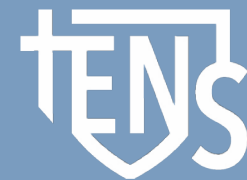
How do we get people to give more?

Ask:

How do we help people understand, practice, and grow in generosity?

That is the pivot from fundraising pressure to stewardship formation.

Pastoral Not Panicked



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A New Landscape. A New Model

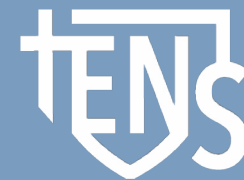
The traditional model

- ▶ Campaign season
- ▶ Pledge letter
- ▶ Ingathering Sunday
- ▶ Follow-up calls
- ▶ Done until next year

A New model

- ▶ Formation throughout the year
- ▶ Mission storytelling
- ▶ Regular gratitude
- ▶ Multiple ways to give
- ▶ Relational invitation
- ▶ Liturgical reinforcement

Adapt The Model



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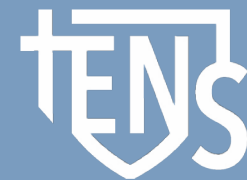
From Budget Funding to Mission Participation

People do not give because a spreadsheet is balanced.

They give because:

- ▶ Children are **formed**
- ▶ Neighbors are **fed**
- ▶ **Prayer** is offered
- ▶ **Community** is sustained
- ▶ Sacred space is **stewarded**
- ▶ **Lives** are changed

Adapt The Model



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From Scarcity Script to Abundance Practice

Scarcity says

We never have enough.

Abundance says

God has already placed gifts in this community. Our work is to notice, invite, organize, and bless them.

Adapt The Model



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Formation Foundation

TENS resources are not just campaign templates.

They are tools for

- ▶ Education
- ▶ Conversation
- ▶ Reflection
- ▶ Prayer
- ▶ Pastoral leadership

**They help congregations talk about money
without making money the only subject.**

Adapt The Model



Seasonal Reflections

Seasonal reflections can be used for:

- ▶ Sermon preparation
- ▶ Newsletter reflections
- ▶ Adult forums
- ▶ Vestry devotions
- ▶ Stewardship committee formation
- ▶ Small-group conversations
- ▶ Personal prayer

They create non-anxious ways to talk about faithful response.

Adapt The Model



Questions for Reflection:

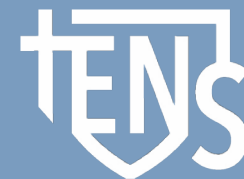
How are your gifts wind, fuel, and language for abundance in the world?

Plenty Good Room

A Pentecost Reflection

Pentecost is the day when the Spirit rushes in like wind and fire, breaking down barriers and filling the Church with new life. People from every nation, speaking many languages, suddenly hear the Good News proclaimed as if in their own tongue. The miracle is not just the flame on each head, but the widening of God's circle of love. The Spirit ensures that no one is left out – there is plenty good room.

The story of Pentecost overturns every instinct toward scarcity and exclusion. Where some would limit access to God's presence, the Spirit pours out on all flesh. Where some would cling to privilege or power, the Spirit empowers the young and the old, women and men, servants and



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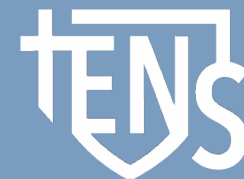
Liturgical Resources

Liturgical tools matter because worship forms imagination.

- ▶ Prayers of the People
- ▶ Offertory sentences
- ▶ Blessings
- ▶ Ingathering language
- ▶ Seasonal themes
- ▶ Eucharistic connection

**What we pray shapes what we believe. What we
bless shapes what we give.**

Adapt The Model



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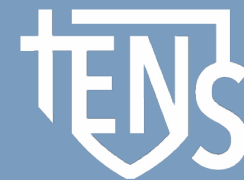
Adult Small-Group Formation

Five-week curriculum designed to draw the line between scripture and giving practices with spiritual reflection and community dialogue.

- ▶ Weekly Curriculum
- ▶ Leader and Participant Guides
- ▶ Scripture Readings
- ▶ Discussion Questions and Actions

**Conducted as preparation for a season of giving
or in the midst of a campaign, formation
underscores theological invitations of generosity**

Formation is the Foundation



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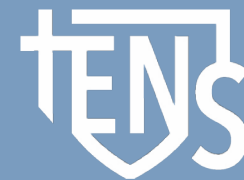
Family/ Household Formation

Four-week prayer, reading, and activity guide for youth and families to go alongside campaign formation.

- ▶ For the home or Sunday School
- ▶ All ages
- ▶ Activities that are easy and experiential
- ▶ Family dialogue prompts on discernment and giving

**Youth understand generosity in beautiful ways.
Give them a way to express it!**

Formation is the Foundation



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Money Belongs in a Life of Faith

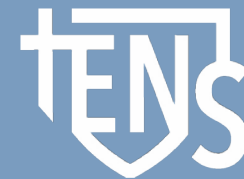
A congregation that only talks about money during a campaign teaches people that money is separate from discipleship.

Formation resources help us say

Our spending, saving, giving, earning, inheriting, and sharing are all part of our spiritual lives.



Formation is the Foundation



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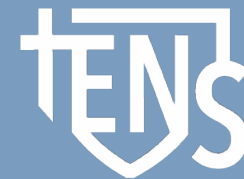
Testimonials Tell the Story

There is no better way to communicate impact than for members to tell their stories of support

Include things like:

- ▶ What made them come on their first Sunday and keep coming back?
- ▶ What program or ministry they love best
- ▶ What their children have learned in Sunday School
- ▶ A time when the community was *there for them*

Formation is the Foundation



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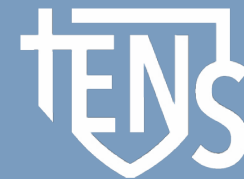
Testimonials Tell the Story

Ministry Impact Reports are Important Stewardship Messages

Ask volunteers or ministry-beneficiaries to share:

- ▶ What the program means to them
- ▶ What joy they have in serving (tell a story)
- ▶ What makes them feel good about this program / ministry
- ▶ What it would mean if this ministry didn't exist

Formation is the Foundation



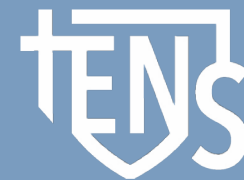
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How Congregations can Adopt New Practices

Even without changing the whole campaign model, congregations can:

- ▶ Use reflections as [sermon seeds](#)
- ▶ Put [one question](#) in the bulletin each week
- ▶ Begin vestry meetings with a [stewardship reflection](#)
- ▶ Invite ministry leaders to [share impact stories](#)
- ▶ [Use liturgical resources](#) beyond pledge season
- ▶ Translate campaign materials into [local mission language](#)
- ▶ Pair pledge materials with [testimony](#)
- ▶ Add [planned giving language](#) softly and repeatedly

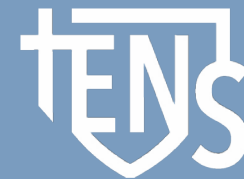
Formation is the Foundation



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Maximize Donations by Maximizing Opportunity

- ▶ Donor-Centric Fundraising
- ▶ Publicize and implement multiple ways of making gifts for annual campaigns
 - ▶ Gifts directly from retirement accounts (Qualified Charitable Distributions)
 - ▶ Many donors use their Required Minimum Distribution to make their annual gifts
 - ▶ Reduces tax liability
 - ▶ Donor Advised Funds
 - ▶ Donors make a grant from their DAF for the church
 - ▶ Bank Checks / ACH transfers
 - ▶ Online Platforms
 - ▶ Mobile Giving
 - ▶ Workplace / Matching Gifts
 - ▶ Appreciated Stocks and Securities



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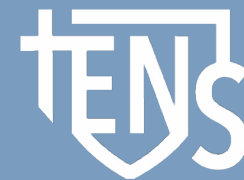
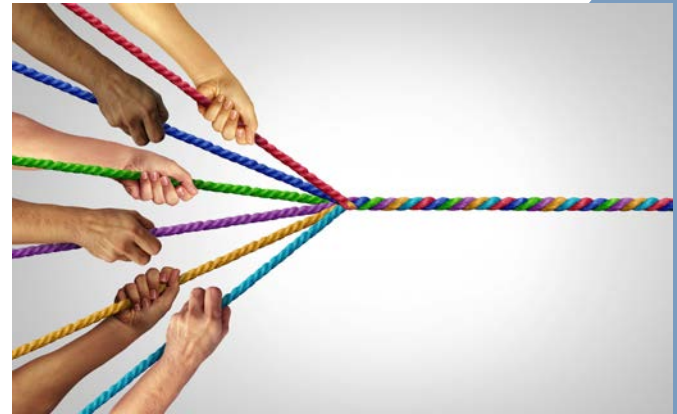
Stewardship Best Practices

What Strong Campaigns Need Now

A strong campaign should include:

- ▶ Clear [mission message](#)
- ▶ [Relational](#) invitation
- ▶ [Formation](#) component
- ▶ Testimonials or [ministry stories](#)
- ▶ Multiple giving [pathways](#)
- ▶ [Online and recurring](#) giving
- ▶ [Planned giving](#) invitation
- ▶ [Gratitude](#) plan
- ▶ Follow-up plan
- ▶ Vestry and clergy [alignment](#)

Strong Campaigns | Strong Communities



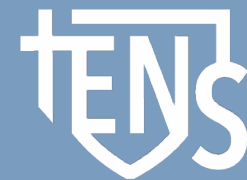
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Please Stop Doing These Things

- ▶ Sending one pledge letter and hoping
- ▶ Apologizing for asking
- ▶ Only talking about the deficit
- ▶ Treating online giving as optional
- ▶ Asking the same ten people for everything
- ▶ Saving gratitude until the campaign is over
- ▶ Assuming people know why the church matters



Strong Campaigns | Strong Communities



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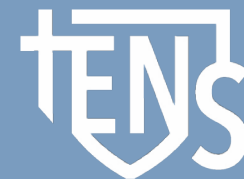
Start Here Instead

This year, choose three things to strengthen:

1. Tell clearer stories of **mission**.
2. **Invite** every household to respond.
3. Use formation and liturgy to make stewardship a **year-round practice**.

You do not have to rebuild everything at once... **You do have to begin.**

Strong Campaigns | Strong Communities



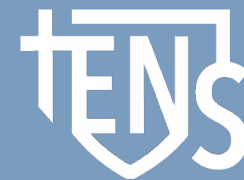
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The Pastoral Invitation

This is not just about funding the church we have. **It is about forming people** who can say:

- ▶ **I belong** here.
- ▶ This **mission matters**.
- ▶ My gifts are part of **God's work**.
- ▶ **Generosity** is one way I practice faith.
- ▶ **The future of this community** is something we share.

Strong Campaigns | Strong Communities



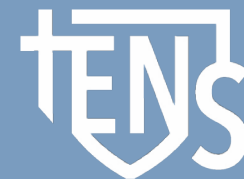
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Closing Thought

The goal is not to make people
anxious enough to give.

**The goal is to form people deeply
enough to respond.**

Strong Campaigns | Strong Communities



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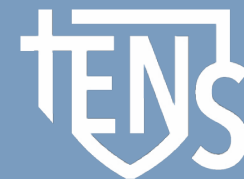
TENS Theme for 2026

When God arranges a banquet, there is always room for more. If we can't get another chair around the table, we build a bigger one. That's how God's abundance works. This year's theme comes from the spiritual *Plenty Good Room*, which reminds us that in God's House, all we have to do is find a seat and sit down.

This statement of abundance is a testimony to who provide healing, shelter, nourishment, and love to each other and our neighbors. There is always enough to go around.

*Then he sent some more servants and said, "Tell those who have been invited that I have prepared my dinner ... and everything is ready. Come to the wedding banquet." **Matthew 22:4, NRSV***

Using the TENS Materials



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Thank you!

For more information, tools, webinars, and resources, visit www.tens.org

Our password for 2026: Matthew22:4

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