



Congregational Certificate Resource Booklet

(for Synods)



Evangelical Lutheran Church in America
God's work. Our hands.

September 2017

Introduction to the Resourceful Servants Initiative

We often speak of the many dimensions of wellness in our lives – spiritual, intellectual, emotional, social and physical, for instance. Financial well-being is another vital component in our endeavor to live well. The ELCA churchwide organization will focus on this concept in the months and years ahead through “Resourceful Servants,” an initiative to encourage habits that strengthen and sustain individual and congregational financial wellness and growth. A generous grant from the Lilly Endowment makes this initiative possible.

This booklet contains information about one of the four Resourceful Servants programs, the Congregational Certificate Program, as well as information for you to use to support, encourage and promote the program.

Congregational Certificate Program Deep Dive

According to cross-denominational research on communities of faith¹, conflict at the congregational level can have deleterious effects (e.g., members leaving the congregation, money being withheld, leaders leaving the congregation). Financial issues, including the use and abuse of money, were among the most frequently reported areas of conflict.

Furthermore, the 2015 Faith Communities Today study (FACT 2015) found the financial health of a congregation and its overall vitality are often related. The better the financial health of a congregation, the less likely it is to experience conflict in that area and in other areas of congregational life. Congregations that experienced conflict around finances were more likely to show declines in worship attendance and were less likely to be sustainable.

Although there is strong desire among many ELCA congregations to be financially healthy, it is common for congregations to wrestle with financial issues. Due to shrinking attendance in worship, decreased giving, the short tenure of congregational treasurers, a reluctance to apply business practices to the finances of a congregation, and lack of financial knowledge among pastors and many in the congregation, many congregations struggle with budgets, resource allocation and sustained growth.

Through the Congregational Certificate Program, congregations will have the opportunity to follow a road map of healthy behaviors for financial stability, focusing on five key areas: Accounting, Finance, Human Resources, Risk Management and Stewardship.

Each module contains resources related to healthy financial behaviors. Ultimately, by implementing and maintaining a set of financially healthy behaviors, and tracking them through the Resourceful Servants website (resourcefuleservants.org), your congregation will receive a certificate, indicating its focus on financial health.

The goal of the program is for congregations to deepen their financial knowledge and improve their financial behaviors, enabling them to best use available funding.

1. 2000 Faith Communities Today study

How to promote and support the Congregational Certificate Program

Who is the Congregational Certificate Program intended for?

The hope is that every congregation can easily find a way to participate in the Congregational Certificate Program. One of the intended audiences for the program is leaders of ELCA congregations who are interested in improving the financial wellness of the congregation and are not sure where to start. In many congregations, there are fewer and fewer people to take on the responsibilities and challenges of the work of the congregation. Even in congregations where there is an abundance of people willing to serve, issues of congregational finance may be a mystery.

We believe that the Congregational Certificate Program can assist congregational leaders to determine what they know and what they do not know about congregational finance and provide them with a starting point and a road map to greater financial stability. This may enable leaders to step forward and serve with greater confidence and competence.

This program is also intended for congregations that have the basics of congregational finance under control and are looking for ways to think more intentionally about congregational financial wellness, taking a deeper dive into topics beyond those on the surface (e.g., narrative budgeting, online giving).

Finally, this program is intended for congregational leaders who are interested in helping other ELCA congregations improve their financial wellness. Congregational leaders across the church will be able to answer one another's questions and share resources they have developed or curated.

The infographic titled "Improve Congregational Financial Wellness" included on Page 8 of this booklet is intended to help congregations start or enhance a discussion about finances and think through how the Congregational Certificate Program might be able to help them.

What can congregational leaders do on the Resourceful Servants website?

- *Explore the available resources* – The "Congregations" area of **resourcefulservants.org** is divided into five modules: Accounting, Finance, Human Resources, Risk Management, and Stewardship. Each module contains resources related to healthy financial behaviors. Congregational leaders can follow links associated with each healthy congregational behavior to do a deeper dive into the topic.
- *Log in* – Logging in to **resourcefulservants.org** with their five-digit identification number enables congregations to:
 - *Track behavior* – Logging in allows congregational leaders to track their congregation's progress toward financially healthy behaviors. Upon indicating proficiency on financially healthy behaviors, the congregation will earn a certificate.
 - *Receive resources* – The first 25 congregations across the ELCA that log in to **resourcefulservants.org** will receive a copy of "Church Finance: The Complete Guide to Managing Ministry Resources" by Michael Batts and Richard Hammar.
- *Provide feedback* – This program is currently in the pilot phase. If there is a resource that congregations find particularly helpful, or that they do not find helpful, we want to know about it. Congregations can use the **Congregational Certificate Feedback Survey** to guide their specific feedback. There is a link included at the bottom of every module in the "Congregations" area of **resourcefulservants.org**. Resourceful Servants will take all this feedback into account as we enhance the site.

What does a congregation need to do to earn a certificate?

To achieve a Congregational Certificate, congregations must use the “Congregational Portal” under the “Track Your Progress” heading on resourcefulservants.org/congregations to report their proficiency on each of the 21 healthy congregational behaviors.

Practically, congregations must provide one of the two following answers through the portal for each behavior:

- “We do this quite well, with little need for development/improvement,” or
- “We do this very well, with no need for development/improvement.”

Resourceful Servants will monitor the portal data on a regular basis to determine:

- which congregations have logged in,
- their reported proficiency on each healthy financial behavior, and
- which congregations have achieved a Congregational Certificate.

Synods should recognize the congregations that have achieved Congregational Certificates at synod assemblies each year.

Why would congregations in our synod want to work toward a congregational certificate?

Beyond the intrinsic motivation of improving the financial health of a congregation, a certificate may benefit a congregation in the following ways:

- *Ease of knowledge transition* – Congregations that track their healthy financial behaviors on resourcefulservants.org should have an easier time transferring knowledge and practices from one person (e.g., a finance chair or treasurer) to another within the congregation. Record keeping will inform new officers of the congregation’s financial behaviors and prepare them for further actions.
- *Notation on congregational profile* – When a congregation is in the call process, pastors seeking a call with that congregation will be able to see this notation. Having a certificate may indicate to a potential pastor that financial health is valued by the church leadership and the congregation.
- *Recognition at a synod assembly* – Lifting up congregations that have completed the congregational certificate process among their peers at a synod assembly reinforces the importance of the accomplishment and the work associated with it. It also informs more congregations about the availability of resourcefulservants.org, the resources the website provides, and the impact of the knowledge gained and subsequent behavior change.
- *Preferred interest rates through lending institutions* – Receiving a congregational certificate may allow a congregation to receive a preferred interest rate on a loan through the Mission Investment Fund or similar institutions. This is a natural consequence of improved financial practices at the congregational level. Congregations with good financial practices are judged to be less of a financial risk and are thus better positioned to lock in a lower interest rate.

How long is a congregational certificate valid? Can it be renewed?

It may initially take a congregation some time before it is able to earn a congregational certificate, because a congregation may need to research, understand and track its current behaviors before they can be improved. Because of congregational situations, and as staff and volunteers change over time, the self-reported proficiency on a congregational behavior lasts 18 months. At that time, the congregation will need to reassess its rating on the behavior. If all behavior ratings are still valid, the congregational certificate will be renewed.

How can we as the synod office help promote, encourage and support the Resourceful Servants Congregational Certificate Program?

- *Send out resource materials* – Resourceful Servants has developed a resource booklet for you to share and promote with the congregations in your synod. The booklet introduces the Resourceful Servants Initiative, the availability of congregational resources through **resourcefulservants.org**, and contains the infographic “Improve Congregational Financial Wellness” (mentioned above and included on Page 8 of this booklet). The resource booklet for congregations was included in the same email as the resource booklet for synods. You can send out the materials for congregations using the email text included on Pages 6-7 of this booklet. These resources are also available at **resourcefulservants.org/resources**, under the heading “Communications Pieces and Images.”
- *Encourage congregations to participate* – Your encouragement of the Resourceful Servants program and the resources available for congregations is vital. All congregations can benefit from their involvement.
 - For congregations that need basic assistance, the resources available provide an outline of how to go about starting down the road toward the financial health of the congregation.
 - For congregations that have the basics covered, additional resources are available to facilitate a deeper dive into the topics covered. These congregations may themselves also act as resources, able to answer questions posed by other congregations.
- *Assist program evaluation* – Resourceful Servants is seeking to evaluate the content and effectiveness of **resourcefulservants.org**, particularly the area for congregations. Your synod can help in this process by identifying at least two congregations to proceed through the Congregational Certificate Program:
 - At least one congregation that could complete most or all of the healthy financial behaviors relatively quickly (i.e., they already have most things in order financially).
 - At least one congregation that is at a more basic level and could benefit significantly from the information shared here.
 - The congregations you identify will receive a copy of “Church Finance: The Complete Guide to Managing Ministry Resources” by Michael Batts and Richard Hammar.
- *Recognize congregations* – Public recognition, among their peers, of congregations who have completed the congregational certificate lifts up their accomplishment, the knowledge gained and the behaviors changed. Additionally, it gives greater visibility to the Congregational Certificate Program and the resources available through **resourcefulservants.org**.

Do all ELCA congregations have access to the “Congregations” area of the Resourceful Servants website?

Yes. All ELCA congregations can access the “Congregations” area of **resourcefulservants.org**. However, the website is being promoted and piloted with congregations in four synods: New Jersey, North Carolina, Rocky Mountain and Southwestern Minnesota.

As congregations in these synods examine the content and structure of the pilot site, we will gather their feedback and improve the website based on that feedback. The timeframe for the pilot period is the fourth quarter of 2017 and the first quarter of 2018. Beginning in the second quarter of 2018, the “Congregations” area of the website will be promoted to congregations across the ELCA.

What else is the ELCA doing through Resourceful Servants?

Each of the four Resourceful Servants programs (including the Congregational Certificate Program) focuses on financial well-being. Below is a brief description of the other three programs.

- *Fund for Leaders* – The ELCA churchwide organization hired an associate director of the ELCA Fund for Leaders to increase its fundraising capacity, so it can more rapidly expand the number of full- and partial-tuition scholarships it distributes to ELCA seminarians.
- *Financial Counseling* – The emphasis of this project is to open the conversation of financial wellness and literacy early in the career of those exploring call, including candidates for ministry, seminarians not in candidacy, applicants and inquirers. Students and inquirers are encouraged to participate in financial counseling with Lutheran Social Service Financial Counseling. This organization is part of Lutheran Social Service of Minnesota and serves the entire nation through counseling by phone.
- *Financial Wellness* – This project focuses on improving the financial wellness of rostered ministers in the ELCA. Resources around managing debt and increasing financial literacy are available at no cost. The project also includes programs to address two immediate financial needs of rostered ministers, namely lack of emergency savings and lack of retirement savings, and includes matching dollars for increased contributions.

Timeline

Pilot launch – Sept. 27, 2017

We will kick off the pilot phase of the Congregational Certificate Program at a gathering of the ELCA Affinity Group.

Feedback gathering – February 2018

We will gather feedback with congregations in your synod through interviews, focus groups and surveys.

Pilot wrap up – March 31, 2018

We will finish the pilot phase of the Congregational Certificate Program, compiling feedback and implementing suggested changes.

Widespread promotion – second quarter 2018

The Congregational Certificate area of the Resourceful Servants website will be promoted to the entire ELCA.

Suggested email content for you to send to congregational leaders

Note: The text below is suggested for your use when sending out the resource booklet for congregations to congregational leaders. Feel free to make changes as you see fit, based on your unique context.

We often speak of the many dimensions of wellness in our lives – spiritual, intellectual, emotional, social and physical, for instance. Financial well-being is another vital component in our endeavor to live well. The ELCA churchwide organization will focus on this concept in the months and years ahead through “Resourceful Servants,” an initiative to encourage habits that strengthen and sustain individual and congregational financial wellness and growth.

According to cross-denominational research on communities of faith, the financial health of a congregation and its overall vitality are often related. The better the financial health of a congregation, the less likely it is to experience conflict in that area and in other areas of congregational life. Congregations that experience conflict around finances are more likely to show declines in worship attendance and are less likely to be sustainable.

Although there is strong desire among many of our congregations to be financially healthy, it is common to wrestle with financial issues. Many congregations struggle with budgets, resource allocation and sustained growth.

Through the Resourceful Servants Congregational Certificate Program, your congregation will have the opportunity to follow a road map of healthy behaviors for financial stability, focusing on five key areas: Accounting, Finance, Human Resources, Risk Management and Stewardship.

Each module contains resources related to healthy financial behaviors. Ultimately, by implementing and maintaining a set of financially healthy behaviors, and tracking them through the Resourceful Servants website (**resourcefulexservants.org**), your congregation will receive a certificate, indicating your focus on financial health. The attached booklet contains information about Resourceful Servants and how to participate in the Congregational Certificate Program.

The goal of the program is for your congregation to deepen its financial knowledge and improve its financial behaviors, enabling you to best use the funding available to you.

Contact Resourceful Servants

If there are questions not answered here, please contact Resourceful Servants by email at **resourceful.servants@elca.org**. You can direct any inquiries to the same email address.

IMPROVE CONGREGATIONAL FINANCIAL WELLNESS

It is common for congregations to wrestle with financial issues (e.g. budgets, resource allocation, sustained growth, etc.). **As a leader in an ELCA congregation, you have access to resources to help your congregation pursue healthy financial behaviors. Visit resourcefuleservants.org/congregations.**

DID YOU KNOW:

The 2015 Faith Communities Today study (FACT 2015) found ***the financial health of a congregation and its overall vitality are often related.*** The better the financial health of a congregation, the less likely it is to experience conflict in that area and in other areas of congregational life. Congregations that have a shared commitment to healthy finances were less likely to experience declines in worship attendance and were more likely to be sustainable.

Through the Resourceful Servants Initiative, the ELCA seeks to encourage habits that strengthen and sustain individual and congregational financial wellness and growth. So, take advantage of the wide range of financial wellness resources available to you at resourcefuleservants.org.

Help your congregation deepen its financial knowledge and improve its financial behaviors.

Through the Resourceful Servants Congregational Certificate Program, congregations have the opportunity to follow a road map to greater financial stability, using healthy behaviors that focus on five key areas:

Accounting



Finance



Human Resources



Risk Management



Stewardship



What is the value of the Congregational Certificate in Healthy Financial Behaviors?

- Ease of knowledge transfer when new leaders come into office through clear, consistent expectations around financial management
- Enhanced appeal in call processes. The certificate will become part of your congregational profile
- Synodical recognition for this commitment to your congregation's financial health
- With improved congregational processes, preferred interest rates through lending institutions

Resourceful **SERVANTS**



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