



EPC

A Global Movement of Evangelical Presbyterian Churches

COMMITTEE REPORT

Giving Culture Study Committee

Report to the 40th General Assembly



Jane Cooper
Chairman

Summary of Work, 2019-2020:

1. Researched Scripture and the Westminster Confession of Faith to determine what is expected in our giving practices.
2. Reviewed the history and current culture of giving to the EPC as it relates to the current decline in PMA giving.
3. Surveyed pastors from large, mid-sized, and smaller churches.
4. Evaluated the current Per Member Asking (PMA) funding formula.
5. Developed a plan to improve our churches' long-term culture of giving to EPC.
6. Studied whether financial support of the EPC be purely voluntary, expected, or mandatory.
7. Addressed a fundamental question facing the EPC: What does it mean to be connected to the EPC?
8. Determined that there is a general lack of trust and understanding within the denomination as to the purpose and role of the Office of General Assembly as it supports the mission of the Assembly.
9. Recognized the unforeseen impact of the coronavirus pandemic on the 2020-2021 EPC budget in light of the trends noted in this report.

Recommendations to the 2020 General Assembly:

1. Recommendation 40-13:

That the 40th General Assembly direct the Generosity Resources Committee to develop resources by the 41st General Assembly (2021) to aid congregations in enriching their financial collection practices to include the latest methods of giving and stewardship education.

2. Recommendation 40-14:

That the 40th General Assembly direct the Office of General Assembly to develop a plan to educate presbyteries and sessions on the purpose and role of the Office of the General Assembly.

3. Recommendation 40-15:

That the 40th General Assembly direct the Ministerial Vocation Committee (in conjunction with the National Leadership Team) to develop strategies to aid those church leaders acutely suffering from after-effects of their prior denominational affiliations and practices.

4. Recommendation 40-16:

That the 40th General Assembly direct the Theology Committee, with assistance from the Ministerial Vocation Committee, the task of defining the terms “connectional” and “connectionalism” as understood by the EPC, and report to the 41st General Assembly (2021).

5. Recommendation 40-17:

That the 40th General Assembly approve the continuance of the Committee until the 41st General Assembly (2021).

Work of the Committee in 2019-2020:

1. Charge

The 39th General Assembly (2019) approved the recommendation from the National Leadership Team that “an ad interim committee be appointed by the Moderator to address how to improve the long-term culture of giving to the EPC. This committee will be composed of up to five Ruling Elders or Teaching Elders from diverse, strongly supporting churches across multiple presbyteries. It will also evaluate the current Per Member Asking (PMA) funding formula and provide a report to the 40th General Assembly in 2020.

Rationale: The EPC has been blessed with giving to the EPC via Per Member Asking (PMA) growing at a healthy rate in recent years. However, giving by churches is approaching a historic high relative to the full PMA level, and has weakened in the current fiscal year. PMA giving has not kept pace with overall membership—which is now flat to down. A wide divergence is seen in church giving; thankfully, about half our churches give 90+% of their PMA, however one-third give \$0 or very little. EPC churches generally are in accord on biblical and missional matters, cohesive on connectional structures, and share much cultural harmony, but seem not to be united in sharing financially what is required to carry out the EPC mission and vision. A fundamental question facing the EPC as a movement of churches is: “What does it mean to be connected to the EPC?” e.g. Is it theological, ecclesial, collegial, branding, or collaborative? And should financial support of the EPC be purely voluntary, expected, or mandatory? Answers to these questions define the EPC giving culture.

2. Reviewing generosity from Scripture and the Westminster Confession of Faith.

We found that Scripture and the Westminster Confession of Faith do not address the question as to what a fair and faithful financial support for a General Assembly is, or how to address those churches that do not fulfill the current amounts.

WCF Chapter 31 “Synods and Councils” addresses leaders gathering, but not how to pay for such meetings. The Confession when adopted originally by various Presbyterian bodies was sincerely believed because it follows Scripture. All the giving texts should apply.

As Presbyterians we understand that the government of the Church is wholly spiritual and ministerial. It addresses matters of doctrine, worship, and spiritual discipline, and its power is only administrative and declarative. With no further insights from the WCF we have to refer to and rely on the giving texts found in Scripture.

Conclusion:

The Westminster Confession of Faith does not directly address the question of what a biblically appropriate means of funding for the General Assembly is, or how to address those Churches that do not fulfill the current amounts. The real question we must wrestle with is “is Per Member Asking a contract or a trust issue?”

Appendix A: [Scripture and the WCF](#)

3. History and current culture of giving to the EPC as it relates to the decline of PMA giving.

The committee studied the most recent documents and statistics provided by OGA to understand the scope of the concern, and the work that has been done most recently to address the problem that there is not a culture consistent throughout EPC congregations to support the ministry of the General Assembly.

Conclusion:

After reviewing the reports from 2016–2018 GA study committees and current giving reports for 2019, the committee felt like the previous work was adequate and comprehensive, thus not needing to be researched a second time. We did however want to hear from current Non-PMA giving churches.

Appendix B: [2016 EPC Financial Development Project](#)

Appendix C: [2016-2018 Annual Church Giving Report Summary](#)

Appendix D: [Background of Giving to the EPC](#)

4. 2019–2020 survey of pastors from large, mid-sized, and smaller low- to non-PMA supporting churches.

The committee wanted to hear directly from Teaching Elders of low-giving and non-giving PMA churches about the “feel of the moment,” as well as get a sense of how churches go

about deciding their PMA participation. We then interviewed pastors concerning their current perspectives and practices so that we might better understand perceptions about PMA and the EPC in general.

In reviewing “EPC Church Giving—12 Months Year Over Year (YOY)” in the April 2019 statistical report, we found there were more than 200 low-giving to non-giving churches. We then selected 30 churches from this list that would represent large, mid-sized, and small congregations.

Each committee member was assigned five pastors to interview by phone. Of the 30 pastors on our lists, only 18 were interviewed. The remaining 12 either did not respond to our requests for an interview or in one case the church contact information was not available by any means of research. We developed the below questions to meet our objective to better understand low- to non-PMA support.

1. Why the EPC and not some other denomination?
2. Who determines the budget at your church? Specifically, who determines your EPC Per Member Asking? Please describe your budget-making process.
3. What factors determine your church’s participation in PMA?
4. How can the EPC support your church better?
5. How do you think we should fund the various work of the EPC?
6. What does your presbytery provide for your church?
7. What does the General Assembly provide for your church?
8. If the presbytery or General Assembly were to disappear tomorrow, what would your church miss most?
9. How can this committee pray for you and your church?

We observed two patterns in our conversations: 1) There is no set pattern for how a church decides its PMA, how to fund it, or who decides, and 2) There is a very positive feel toward the EPC and appreciation for the family of faith.

The following is a sample of common themes we heard from our phone calls:

“We understand PMA to be voluntary and, therefore, optional.”

“We are currently paying our former denomination for separation and/or property and hope to participate financially in the EPC once these other obligations are met.”

“We can’t afford to give to the EPC due to our own budget constraints.”

“We would rather give to other causes and missional projects.”

“I thought we were giving.”

“We are connectional, but independent of presbytery or GA.”

“We find overhead and salaries not to be as missional exciting as other efforts.”

“We highly value our EPC family, doctrine, missional focus, and peaceableness.”

A number of our pastors and elders who were interviewed come out of other denominations and remain wounded from their battles and have yet to embrace the EPC as a place to trust, love, and be loved. Thus, there is a perception that the Office of the General Assembly and work of the General Assembly is suspect, to be questioned, and best exists with lean or no budgets.

We also came to realize that many congregations have not kept up with generational and technological shift in giving. Giving patterns are rapidly changing in our congregations, and thus to our presbyteries and the General Assembly. Many congregations are not trained or equipped to shift from cash or giving by check to new electronic methods like text, Venmo, Zelle, or more. Worship practices centered on the passing of an offering plate do not account for the ways people manage offering financial gifts to the mission of the church, as well as the liturgical significance of offering one’s self in the context of worship.

Conclusion:

We recognized that no program or technical solution will bring about full participation in giving to the denomination as this is an issue of individual church leadership priorities and trust in the General Assembly of the EPC.

Appendix E: [Summary of 2019 Interviews, Pastors of Non-Supporting Churches](#)

Appendix F: [Church PMA Support Summary, YOY April 2019](#)

5. Evaluation of the current Per Member Asking (PMA) funding formula.

The work of the EPC at the national level is supported solely by contributions from member churches. Currently, EPC congregations are asked to give \$23 per member toward the work of the national level of the church. Participation in “Per Member Asking” (PMA) has declined steadily over the last 10 years.

As of March 1, 2020, total YTD giving to the EPC was approximately \$5.2 million, with PMA giving being about 28% of that total. We conclude that there is plenty of giving capacity in our churches. However, it is not a straight apples-to-apples comparison, since our churches are the primary support chain for PMA and individuals provide most of the designated dollars that make up 72% of remaining financial support for the EPC. PMA provides the infrastructure and mechanisms by which designated gifts can be received and distributed. Of course, that’s not all that PMA does, but this link between PMA and designated giving must be understood.

Our current understanding of “Per Member Asking” is inequitable in a day when the understanding of church membership varies widely from church to church. Some churches use membership as a wide entry point yielding a “membership” many times larger than attendance. Other churches view membership as a second-level or even leadership-level commitment yielding a membership that is a mere fraction of their congregation. Still

others base their PMA contribution on a special, once-a-year plate collection taken during Sunday services.

Conclusion:

Church membership is an unreliable basis to determine the amount a local church should contribute to the General Assembly. Membership is no longer a reliable measure of a church's size or capacity therefore an unreliable basis to determine the amount a local church should contribute to the General Assembly. Our understanding of and expectation for financial participation in the national work of our denomination must be untethered from membership.

Appendix G: [2016 EPC Financial Development Project Church Survey](#)

Appendix H: [Denominational Funding Benchmarks](#)

6. There is a lack of a unified theological and methodological definition of being a “connectional” church, which diminishes the effectiveness of the shared mission of the EPC at all levels of our Presbyterian government from the local church to the General Assembly.

As a committee, we were concerned about the array of definitions we received for what it means to be a connectional church. We found varying definitions between Ruling Elders and Teaching Elders on the same Session. Different generations bring their cultural perspective and life's experience to an understanding of being a connectional church. A review of our constitutional documents revealed even less of an understanding of the concept.

The term “connection” as an ecclesiological principle appears only twice in the Book of Order. Book of Government 16-3 discusses the jurisdictional relationships of the church courts: “Because all courts of the Church have a mutual connection with one another...” and “This mutuality and connection finds expression in the right of review and control in the ascending order of the courts. Actions and decisions of one court may be appealed to higher courts.”

The term “connectional” is only found four times in the Book of Order. In the Preface, Stated Clerk Jeff Jeremiah emphasizes the way in which our constitutional documents connect us together as one body. Only once in the Book of Government is the connectional notion spelled out, and it is a charge for Ruling Elders to maintain and participate in presbytery and General Assembly; this same idea is found in Acts of Assembly 93-05 when discussing presbytery development. Finally, a principle of connectionalism is mentioned in the Argentine Declaration (Acts of Assembly 94-18), but no principle is spelled out in summary or entirety; the principle is assumed.

Neither the Westminster Confession, the EPC Essentials of the Faith, nor the “The Missional Church and Denomination” definition adopted by the 29th General Assembly in 2009 speak of a connectional principle, much less have the terms *connection* or *connectional* as an ecclesiological understanding.

By connectionalism, we find some REs and TEs can mean some or a combination of the following:

- Shared mission.
- Shared theology.
- Shared history stemming from the Reformation to the Presbyterian journey in America.
- Shared finances and human capital for needed structures and staff.
- Shared convictions about obedience to certain parts of the WCF, Essentials, and Book of Order (sexual ethics), but voluntary obligations to other aspects (participation in health insurance, child protection policies, etc.).
- Relational connections ranging from surface acquaintances to deep commitments of fellowship and care.
- Obligatory connection in court participation, PMA giving, and share mission efforts
- Suspicious participation in the courts of the church.
- Generous and robust participation in the courts, PMA and missional giving, and share mission efforts.
- Voluntary and/or optional connectionalism, and a range between stingy engagement and generous participation.

Questions abound about the so-called “connectional principle,” such as:

- Is connectionalism driven from below or from above?
- Is there a healthy tension and understanding for the role each court plays in advancing the shared definition of being a connectional Body of Christ?
- What are the accountability measures for those that fail to live out a connectional ministry, or lead their church by a connectional principle?
- What characteristics are necessary in a disciples’ life to embrace a connectional principle and humbly submit to the court, and more so, find life and joy in the ties that bind?

Conclusion:

We find the lack of a shared theological and methodological definition of being a “connectional” church hinders our ability to commit to shared mission at the General Assembly level, as well as fund such agreed upon efforts.

Appendix I: [Acts of Assembly 93-05, “Position Statement of Presbytery Development”](#)

Appendix J: [Acts of Assembly 94-18, “Argentine Declaration”](#)

7. There is a general lack of trust and understanding within the denomination as to the purpose and role of the Office of General Assembly as it supports the mission of the EPC.

The “Statement of Benefits of Being in the EPC” states, “God has called us to be a part of a body larger than ourselves. Indeed, this is our biblical conviction. Below are basic

statements of our convictions about the value, importance, and imperative of being an active part of a Biblical denomination such as the EPC. We believe:

- Working together to fulfill the Great Commission matters.
- Denominational standards for professionally trained, regionally ordained and nationally recognized ministers' matter.
- Real networking, training, and equipping with like-minded churches and leaders matters.
- Real accountability matters.
- Real relationships outside your local church matter.”

Many pastors and elders do not fully understand that the full measure of the name “General Assembly.” In addition to the annual event that offers learning, refreshment, and fellowship, the Office of the General Assembly (OGA) works year-round to support pastors, committees, ministries, presbyteries, and local congregations.

We observed that there is a misunderstanding among TEs and REs concerning their PMA. Some understand that 100% of their PMA is to be directed to the OGA for budgeted distribution throughout GA, while others believe they are free to direct all or part of their PMA to special projects within the GA.

A number of the churches, due to experience within their former denomination, do not trust the General Assembly with their financial gifts to be used appropriately for building the Kingdom. This same group’s distrust extends to any church authority outside of their own Session. The committee considered this to be a major concern for the health and unity of the EPC and believe all measures should be taken to educate and build trust between the churches, Presbyteries and GA.

The committee spent some time in a virtual meeting with Bob Welsh, Generosity Resources Field Representative. We wanted to better understand this area of the GA and how it serves the denomination as part of the culture of giving. A summary of that meeting is:

- Some of their services include helping with annual stewardship drives, periodic capital campaigns, an EPC generosity seminar, or classes like those offered by Crown Financial Ministries, Financial Peace University, Generous Church, or Generous Giving. There are also financial management for EPC churches and their generous members.
- Churches participating in Crown Financial Ministries have seen not only a financial growth in their members but a spiritual growth toward maturity.
- With more visibility in the denomination, we believe that Generosity Resources will aid the EPC in spiritual growth and financial stability.

Conclusion:

There are different definitions, understandings, and opinions that make up the current culture of giving to the EPC. Without a uniform understanding throughout the denomination we believe it will be difficult to move forward in our ministries.

Appendix K: [Book of Government, Chapter 20](#)

Appendix L: [Statement of Benefits of Being in the EPC](#)

8. Studied whether financial support of the EPC should be purely voluntary, expected, or mandatory.

In 2017, the National Leadership Team proposed that financial support for the General Assembly level of the EPC transition across the next three years from Per Member Asking to 1% of a local church's total budget. This giving was to be expected of our churches, keeping in mind that many churches choose to not fully support PMA. This recommendation was withdrawn before GA met because of:

1. Opposition to making giving to the EPC "expected." Across the denomination, leaders interpreted "expected" to mean "required" or "mandatory."
2. Opposition from high-supporting PMA churches whose financial support would increase if the giving formula moved to 1%.

Conclusion:

We recognized that no program or technical solution will bring about full participation in giving to the denomination, as this is an issue of individual church leadership priorities and interpretation of PMA. Due to the potential changes that this topic would bring about as to how the EPC conducts its financial business, we ask for another year to study this question. We would then make our recommendations to the 41st General Assembly (2021), asking the Stated Clerk to send to all presbyteries and churches for study in preparation to act on our recommendations at the 42nd General Assembly (2022).

Appendix M: [2019-2020 Book of Order Terminology](#)

Recommendations to the 2020 General Assembly:

Recommendation 40-13: That the 40th General Assembly direct the Generosity Resources Committee to develop resources by the 41st General Assembly (2021) to aid congregations in enriching their financial collection practices to include the latest methods of giving and stewardship education.

Rationale: Giving methods and technology are rapidly changing in our congregations, and thus to our Presbyteries and the General Assembly. Worship practices centered on the passing of an offering plate do not account for the many new ways people manage their offerings of financial gifts to the mission of the church. Many congregations are not trained or equipped to shift from cash or giving by check to new electronic methods like text-to-give, Venmo, Zelle, or more.

Recommendation 40-14: That the 40th General Assembly direct the Office of General Assembly to develop a plan to educate presbyteries and sessions as to the purpose and role of the Office of the General Assembly.

Rationale: There is a general lack of trust and understanding within the denomination as to the purpose and role of the Office of General Assembly as it supports the mission of the Assembly. Therefore:

1. The General Assembly will pursue a plan to educate presbyteries and sessions as to the purpose and role of the Office of the General Assembly and will communicate robustly and regularly the Kingdom-building work of all ministries of the EPC.
2. Conversations will be reinstated between representatives of presbyteries and General Assembly for mutual support, understanding, correction of misunderstandings, sharing of information, education opportunities, and fellowship so that the mission of the EPC may remain strong.
 - A. Annually, each presbytery will select one representative and one alternate representative to meet in a combined virtual gathering quarterly with the Moderator and Stated Clerk of the GA.
 - B. These quarterly gatherings will be set by the Moderator of the General Assembly in conjunction with the Stated Clerk.
 - C. The presbytery representative will report on these gatherings to all pastors and clerks of session within their individual presbytery. They will encourage pastors and clerks of session to present the information at session meetings as a way to inform/train elders in the ministry of the EPC and particularly that of the General Assembly.

Recommendation 40-15: That the 40th General Assembly direct the Ministerial Vocation Committee, in conjunction with the National Leadership Team, to develop strategies to aid those church leaders acutely suffering from the after-effects of their prior denominational affiliations and practices.

Rationale: This committee became aware during our interviews with TEs and REs that there are individual leaders acutely suffering from the after-effects of prior denominational practices and affiliations. These wounds carry the potential to impact trust, stewardship practices, shared mission, and participation in the courts of the church.

Recommendation 40-16: That the 40th General Assembly direct the Theology Committee, with assistance from the Ministerial Vocation Committee, the task to define the terms “connectional” and “connectionalism” as understood by the EPC and report to the 41st General Assembly (2021).

Rationale: In studying the issue of generosity, we have identified that there is a lack of a unified theological and methodological definition of being a “connectional” church, which diminishes the effectiveness of the shared mission of the EPC at all levels of our Presbyterian government from the local church to the General Assembly. The lack of a clear definition weakens our covenantal responsibility to the Lord’s work and one another. Therefore:

1. The Theology Committee, with assistance from the Ministerial Vocation Committee, will be assigned the task of writing a Pastoral Letter and proposed revisions to the Book of Order defining the terms “connectional” and “connectionalism” as understood by the EPC based on Scripture and the Westminster Confession.

2. The Permanent Committee on Theology will include how connectionalism and covenant responsibility effect financial contribution towards shared mission.
3. Suggested areas of research:
 - A. Theological covenantal bonds.
 - 1) Responsibility of eldership as it relates to connectionalism.
 - 2) What it means to embrace a Presbyterian form of governance and mission.
 - B. Broader mission of the church.
 - C. Extended church family (benefits and responsibilities): i.e. geographical, financial, affinity support, diversity of church connections, shared scholarship, prayer and care networks.

Appendix N: [Book of Order 5-6A](#)

Recommendation 40-17: That the 40th General Assembly approve the continuance of the Giving Culture Committee until the 41st General Assembly (2021).

Committee Members:

RE Jane Cooper (Chairman), Presbytery of the Gulf South
RE Bob Coleman, Presbytery of the Central South
TE Jamie Cupshalk, Presbytery of the East
TE Scott McKee, Presbytery of the Midwest
RE Bruce Novkov, Presbytery of the Southeast
RE Gina Stewart, Presbytery of the Pacific Northwest
TE Case Thorp, Moderator, 39th General Assembly (ex officio)
TE Jeff Jeremiah, Stated Clerk (ex officio)
RE Mike Gibson, NLT Finance Committee Chairman (ex officio)

Committee Meeting Dates:

October 8-9, 2019—Orlando, Florida
November 6, 2019—Video Conference
December 13, 2019—Video Conference
January 22, 2020—Video Conference
February 21, 2020—Video Conference
March 18, 2020—Video Conference
April 1, 2020—Video Conference
April 15, 2020—Video Conference
April 29, 2020—Video Conference
May 13, 2020—Video Conference
May 15, 2020—Video Conference
May 19, 2020—Video Conference
May 22, 2020—Video Conference
May 27, 2020—Video Conference
June 29, 2020—Video Conference

Respectfully submitted,


Jane Cooper, Chairman

September 2020