

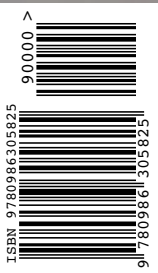
stuff you wish they taught in seminary



GENEROSITY

PRACTICAL HELP ON INCREASING
GENEROSITY AND MANAGING
RESOURCES

HELPFUL ARTICLES BY RICH BIRCH, JOHN FINKELDE, CHUCH COMMUNITY
BUILDER, INJOY STEWARDSHIP, BILL COX & KENNY JAHNG



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"How much ministry does \$100 buy?" asked a student of Professor Howard Hendricks. He paused for a moment and answered "About \$100 worth!"

Money and ministry are connected at the hip. Your church needs resources to make its outreach and services happen. This edition of the unSeminary digital magazine is packed full of articles to help you think through how to increase the generosity culture at your church. Too many church leaders are held back by financial issues at their churches and we want to help. Our desire is to help you find the resources for funding the mission that God has called your church to!

Thanks for serving your community so well! We'd love to hear about the generosity culture at your church. Let us know if these resources have been a help to you.

GENEROSITY

PRACTICAL HELP ON INCREASING GENEROSITY AND MANAGING RESOURCES

Rich Birch
unSeminary



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10 ACTIONS YOU CAN DO TODAY TO INCREASE REVENUE AT YOUR CHURCH THIS YEAR

By Rich Birch

There are only two kinds of church leaders when it comes to money for their ministries ... those who want more of it and those who lie about not wanting more of it! Like a seed planted in fertile soil, I believe each one of the following ideas can bear huge fruit down the road. If you are looking to increase the money for your ministry, try a handful of these ideas and then stand back and watch what God does!

Start Thanking People // Is your church thankful enough for the resources that are already being provided? What is your process for thanking donors? Here are a few groups of people that you could build a small process around to thank them:

First-Time Givers // Donating to a church is a really big deal. Send a letter to thank new donors and invite them to ask any questions they might have about the church.

“Becoming Regular” Givers // Figure out when people go from being causal givers to becoming regular givers and acknowledge it. Send them another thank-you letter and a [small gift](#).

Significant Givers // There is a group of donors at your church that represent a disproportional amount of your revenue. Call them today to say thank you for giving.

Implement Offering Talks // What actually happens in your service when you receive the offering? Do you rush by it because you don't want to make people nervous? Or do you take the opportunity to cast vision for how the offering helps fuel the mission of your church? Do you take time to thank people for being engaged with the mission of your church through this part of the service? Well-planned and executed weekly offering talks could literally turn your church's finances around.

[Download 5 FREE Offering Scripts & Accompanying Slides Now](#). Use these sample scripts to get started this weekend. (These are just a sample of the 6 months of scripts available to [unSeminary Premium](#) members in a course entitled *Offering Talks That Engage!*)





Start Working on a Year-End Campaign //

We started doing year-end giving campaigns during the recession and they've become an integral part of the life of our church. In fact, throughout the year we have people who ask about what is going to be included in the upcoming year-end campaign! Imagine that ... people asking you how they can get involved in funding important ministry projects! Pull together a small team today and ask them to do some research on how a year-end campaign could work in your church.

Book a "Generosity Message" on the Calendar //

Every year you avoid it ... you know that Jesus talks more about money than just about everything else but you're concerned people will get turned off. News flash: People think about money a lot. It's not going to be a foreign concept for them to hear what the Bible has to say about money and generosity. Figure out where it fits into this year's teaching calendar and book it. Here are some sample messages to check out for inspiration:

[Counting Stars](#) // Tim Lucas on Micah 3
[How the Dutch Do Money](#) // Bill Hybels is a seasoned pro at this ... he does at least one message a year on money.

Go To Lunch //

Looping back on a group I touched on earlier ... there is a small group of donors at your church that represent a disproportionate amount of your revenue. Find out who they are and take them to lunch. Not to talk about money but to get to know them. Develop a relationship with them because they are like anyone else in your church: they need support. They are different as well because at some point the topic of the church finances is going to come up and they'll prefer to talk with you about it rather than just read it in a report. Start building the relational bridge today to help make that conversation better in the future.

Ask Your Leadership Team // Donors don't want to see their resources wasted. They don't want you to cheap out and do a bad job, but they do want to see the resources they donated managed well. Gather your team together and ask the simple question: How can we be better stewards of our resources? Pick three things you can do right away and three things that will take longer to implement. (Sidebar: Remind your team that their volunteers are the donors who pay them ... we're working for our volunteers who pay us to manage them well.)

Audit Your Online Giving // Is your online giving system safe, simple, and secure? Is it easy to use ... I mean really easy to use? Can you find it quickly from the front page of your site? (We saw a huge bump in online giving by just moving it to a super obvious spot on every page of our site.) Ask three friends who don't go to your church and you're pretty sure have never given to your church to make a \$5 donation through your online giving form ... tell them you'll spring for lunch later this week in exchange for their thoughts on how it went. (If you aren't taking donations through your website ... add it, today.)

Something For Them ... Not From Them //

People worry about money. They are trying to get out from under consumer debt. They're not really sure how to manage the money they have. What can you plan for this year to give them financial help? Pick one of these two programs and find a slot for them at your church:

[Financial Peace University](#) // Taught by *New York Times*' best-selling author Dave Ramsey, this course has been used by thousands of churches and has had a huge impact on millions of people.

[I Was Broke. Now I'm Not.](#) // Put together by former New Spring staffer Joseph Sangl, this course offers hope for people caught in debt who are not sure where to start.



Plan a New Givers Event // Ask your finance team to pull together the list of all the people who gave for the first time in the last 12 months. Pull together a simple dinner event with them for six weeks from now. Send them nice paper invite cards ... and follow up with an email RSVP form. Get them in a room and do three things:

Vision // Why does your church exist? Cast vision and connect the dots between their giving and the vision that is actually happening.

Huddle // Help them build relationships with other people in your church and your key team members. Make sure the night gives lots of opportunity for them to interact.

Fun // Laugh together. It's good for building relationships.

Be More Generous // I almost didn't put this point in because I didn't want to come off "health & wealth" but the reality is you can't out-give God. How is your church being generous? Every time we've stepped out to be generous as a church, whether it's a reverse offering, public outreach, supporting other organizations, or whatever way we're being open-handed with the finances God has given us ... our revenues have increased. How are you personally being generous? How can your family give to others in need?



5 QUESTIONS CHURCH LEADERS SHOULD ASK ABOUT THE COMING RECESSION

By Rich Birch



We may be heading into another economic recession soon. Over the last 3 decades, they have come around with uncanny regularity, although we seem to be caught by surprise every time. The fact is that we will once again face widespread economic pressure in the future. **I'm not an economist by any stretch of the imagination but anyone can see that we may be headed for another contraction of the broader economy, which presents challenges and opportunities for local churches.** By looking at the timing of recessions in recent history,

you can see that we are "overdue" for one. [\[ref\]](#) Although this isn't an exact method for "predicting" recession, it is a good reminder that they do come around with a regular rhythm every 7-10 years.

In many ways, a recession is fueled by the increased conversation about a recession. **People talking about recession takes a toll on consumer confidence, which drives people to spend less and the economy slows down.** By keeping an eye on the press and seeing how often they talk about the economic outlook, you can see macro trends in their coverage that you don't need to be an actuary to interpret. Here are a few recent articles to consider:



MarketWatch: "More than one-in-three chance of a recession, J.P. Morgan says" [June 3, 2016]

CNBC: "Investor cash levels are 'consistent with recession': BofA" [June 14, 2016]

Bloomberg: "U.S. Recession Odds Climb to 55% as Yield Curve Flattens: Chart" [June 14, 2016]

U.S. News: "7 Questions and Answers About the Economy" [June 14, 2016]

Chicago Tribune: Brexit raises risk of global recession as financial markets plunge worldwide [June 24th, 2016]

"I am leaving you with a gift—peace of mind and heart. And the peace I give is a gift the world cannot give. So don't be troubled or afraid." - Jesus (John 14:27)

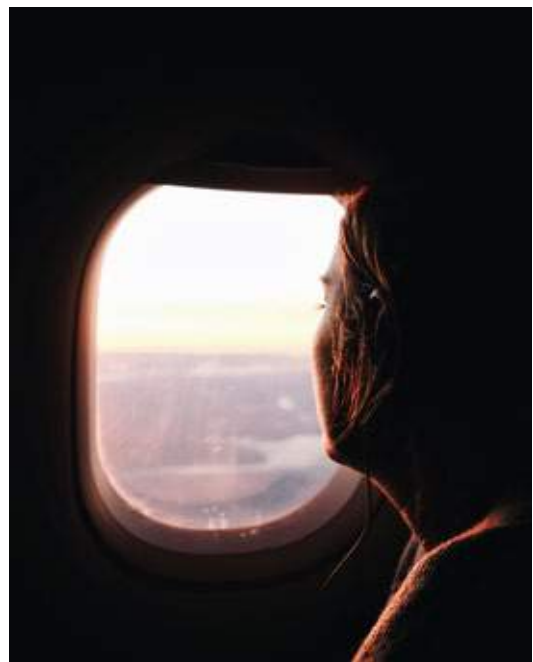
As leaders, we need to live with faith and not fear. The potential coming recession will test our abilities to lead with passion and creativity but we will hold onto our savior and serve him in the midst of it. We'll be called to lead with more clarity and vision than is required during the "good years". Often during these economic down cycles, new levels of impact and growth are seen by the local church because there's a heightened awareness in the broader culture of the need for God. **This recession could be the exact thing that God wants to use to hone your leadership and love for the expansion of his kingdom and care of his people.** Step boldly toward where God leads you! Prepare by considering these key questions:

ARE WE BUILDING A CASH RESERVE? //

Although there is [some debate in church leadership circles about the role of cash reserves](#) in a vibrant ministry, you should consider if it's possible to increase your cash position in this current season. At a minimum, churches need to have one payroll on hand at all times, but this amount often isn't enough to bridge a leaner recession period. A best practice in the broader non-profit community is to have 3-6 months of operational expenses in liquid form that can be accessed during a downturn. [\[ref\]](#) Most churches don't have near that amount saved. They need to build a cash reserve for a time like this. Recessions typically last for 8-18 months. Consider how you could cover expenses during that time period with potentially decreased giving.

DO WE NEED TO RECONSIDER FUTURE STAFF POSITIONS? //

Typically in a local church, the largest line item in the budget is staff salaries and benefits. Unlike discretionary spending, this area is very difficult to deal with when giving takes a hit. During the last recession, charitable giving dipped by 13.4%. [\[ref\]](#) Many churches would need to make staff changes to accommodate that lower giving level. There simply isn't enough money in the program budgets of a lot of churches to make up that shortfall without cutting staffing costs. If this is the case in your church, should you slow down on your hiring and find a different approach to ministry for the next year? There would be nothing worse than bringing on a new team member and then having to cut back because of shifting economic realities.



HOW WILL WE BE READY TO HELP PEOPLE? //

Recessions create new ministry opportunities. People need the support of a local church to navigate difficult times. How can your church rally people and financial resources to meet the need? Rather than viewing this situation as a burden, what if you look at it as a way to make a greater impact? Brainstorm ways your church could mobilize people and resources to help those in need. How could your church be known as the place where people can find hope and practical help in the midst of a tough time? How can you help find something *for people* rather than trying to get something *from people*? Is there an elegant way to leverage the social network of the local church to help people who are in need of work or who have other practical needs?

SHOULD WE PUT A YEAR-END CAMPAIGN INTO ACTION NOW? //

One of the side effects of a recession is the need for your church to articulate clearly how giving to the church helps further the mission. You're going to need to do a better job of explaining how giving to the ministry makes a difference in people's lives. This is a great gift of a recession because if you embrace it, you will come out the other side a better communicator and resourcer of the ministry. One of the tools that your church could put into action today is a year-end giving campaign that helps



people see how giving to the church is making a difference. [ref] A recent study found that 24% of charitable donations are given in the last 45 days of the year. [ref] What if you decided now that this Christmas you were going to do a special giving initiative focused on pushing the mission of your church? People are solicited by many non-profits during that time, so your church should match those communications to the best of its ability!

ARE YOUR PERSONAL FINANCES IN ORDER? //

Finally, how are your own personal finances? Often, churches that struggle financially are led by someone who is also struggling financially. Is your own personal economy in order? Have you paid down as much debt as you possibly can? Do you have a plan for your money? (Because if you don't ... it has a plan for you!) If you struggle with debt or financial mismanagement, now is the time to deal with it. I'm a huge fan of Joe Sangl and his ministry, [I Was Broke. Now I'm Not.](#), which offers practical help and insights into your finances in a non-threatening manner. It is possible to be in ministry and thrive financially. This recession might be your motivation to right your financial ship.



5 More Quick Questions About The Coming Recession

Do we have data on what happened during the previous recessions? // Pull out your church's data from the last recession or two and understand what happened. Start with a plan to address that reality.

What are the early warning signs that your community is being impacted? // When you look around your community for signs of a looming recession, what could a leading indicator or two be?

What help could you mobilize quickly? // Often, we don't realize we're in a recession until it's almost too late to meet the needs of our community. How can we plan for that now rather than waiting?

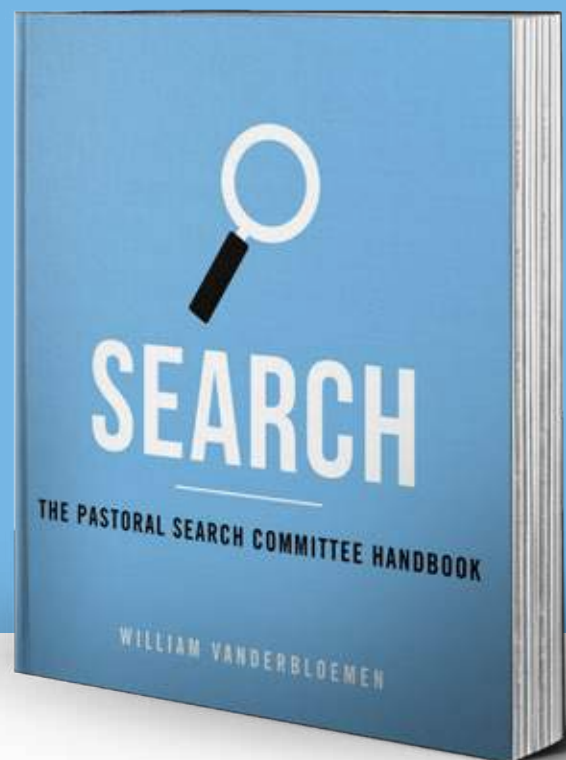
Where would you cut spending? // Gather your team together and give them the challenge of cutting 10% of the budget for a potential "rainy day." Save that plan ... you might need it sooner rather than later.

How could this be a vision shaper? // How is it that God could use this recession to clarify what he's calling your church to be? Former White House Chief of Staff Rahm Emanuel once said, "Don't waste a good crisis." Is it possible to leverage this?

THE OFFICIAL PASTOR SEARCH COMMITTEE HANDBOOK

ORDER YOUR CHURCH'S COPIES

PastorSearchBook.com





6 COMMON PROBLEMS WITH OFFERING TALKS AND HOW TO FIX THEM

By Rich Birch

Most churches take an offering at some point during their services. Churches looking to make an impact in their communities invite people to join their mission through giving back to God. How you deliver this part of your service is one of the pieces of the generosity puzzle: Do it poorly and the finances at your church will suffer. Do it well and you will see a rise in the giving to your church. Here are some common problems with offering talks – and how to fix them:



NOT PREPARING // This is a strategically important part of your service and it needs to be planned well. It can't "just happen" ... too much is riding on these few moments. Your church needs people's donations to fuel its God-given vision. Also, people need the opportunity to be generous for their own spiritual development. The same care given to the worship music and teaching needs to be given to this segment. Plan what is going to happen, practice what is going to be said and review it as a team to see if it's effective.

"COLLECT" VS. "RECEIVE" // Sloppy language abounds during many offering talks. We need to choose our words wisely. We should "receive" the offering from people, not "collect" it. We're not collection agents or tax collectors picking up what is owed to us ... we're receiving with honor what people are choosing to give! Another example of sloppy language is saying, "We don't want anyone to feel pressured to give today." It sounds good, but what we actually mean is, "If you're new here, we don't want you to feel pressure to give. This part of the service is for people who call our church home." The former language lets everyone off the hook, while the latter articulates that long-term members should participate.

NO VISION // Good things happen when people give to your church. You run programs that help people in your community. Meals are served to the poor. Students are helped as they mature. Your vision is accomplished because people choose to invest in your ministry. Connect people's giving to the vision of your church ... every time you receive the offering. Literally show people how their giving makes a difference with a picture or two. Make the main thing the plain thing. Ensure people clearly understand that when they give to your church, good things happen.

THANKLESSNESS // People can invest in many different places in God's kingdom. Your theology might lead you to conclude that people should give their "tithe" to their local church ... but most people don't think that way. They are deciding to give to your vision and you need to thank them. Make sure your thank you is heartfelt and honest. Let people know that the mission of your church couldn't happen without them. Make it clear that you and your team are thankful for their generosity. Reinforce that they are some of the most generous people around ... because they are. (People who attend churches and give still outpace all other "donors" by a wide margin.)



WOODEN PRESENTER // I've seen a fair share of church leaders get uncomfortable when they start talking about money. They become nervous about what people are going to think. These presenters are over thinking, which causes them to disconnect from their audiences and come across as detached. Practicing your content will help ensure you can connect with what you are saying. Take your hands out of your pockets and move them around a bit. Smile. Get someone to record you while you practice and then watch the video ... you'll be surprised what you look like! Start your talk on something that excites you, so you're emotionally engaged with the topic. (Tip: Don't have the finance people present the offering talk ... often they are good with spreadsheets but not with engaging audiences.)

MOVING TOO QUICKLY // Some church leaders are so nervous about what people will think, they move through the offering quickly to get beyond the pain. Still others are too nonchalant about it because they don't want to pressure people into giving. Slow down ... this is going to take time to do well. Don't spring it on people. Give them lots of heads up to prepare themselves to give. If you move too quickly, some people won't be able to get their offering together (e.g., writing a check or getting the cash out) to give it to you. Invite your ushers to move forward to receive the offering and then while they stand at the front (showing people that you are about to receive the offering), insert your offering talk. This physical action in the room gives people time to prepare to give to the vision.

14 REASONS WHY PASTORS AVOID PREACHING ABOUT MONEY



By John Finkelde

The atmosphere was colder than an arctic winter.

Palpable hostility was written all over some faces.

Yes that's right.

I was preaching about money.

It was the first series I'd ever done on the 'forbidden' topic.

I know that preaching about money is one of the topics that pastors avoid and even hate.

Here are 14 reasons why pastors really don't like addressing this topic:



Fear of Failure Money is one of the two topics pastors prefer to avoid. The other one? Sex. The money territory is peppered with landmines which are hard to avoid. When pastors get on this high wire they know that there's a high risk of failure. They could say the wrong thing, sound the wrong note, look the wrong way or drop the ball because of nerves and the (occasional) hostile face.

They Don't Want To Be That Guy That guy is a prosperity preacher. That guy is a pastor who always prattles on about money. That guy is the pastor who seemingly fulfills the proverb "the church is only after your money". And no pastor wants those labels.

Lack of Training I was never trained in how to preach about money so when it came to this thorny topic I felt insecure. I think most pastors are in the same boat. No one has shown them how to preach on money or what to say.

UNCERTAINTY LEADS TO INDECISION THEN PROCRASTINATION SETS UP CAMP AND ULTIMATELY AVOIDANCE RULES THE HEART.

Pastors get discouraged and people are not disciplined. These are terrible results.

Dearth of Financial Intelligence The majority of pastors I know have not run businesses or been raised in a financially savvy family. They've studied theology, the Scriptures and pastoral leadership, not financial management. They answered Christ's call to ministry with a deeply ingrained desire to serve God and His people. Invariably they discover that part of their role as a pastor is to raise resources to fund the vision Christ has given them. Feeling ill equipped for the task they bemoan their low levels of financial intelligence. A pastor may be emotionally intelligent, spiritually alive and theologically sound, but a lack of financial intelligence will be a hindrance. Over the years I've endeavoured to increase my financial intelligence by networking, reading and becoming an investor. This journey has helped me no end as I've endeavoured to become more financially savvy.

Fear of Rejection Pastors don't have a death wish. They don't love rejection. They abhor it. They go into ministry to love people and hopefully have that love reciprocated.

PREACHING ON MONEY WILL GUARANTEE SOME INTIMIDATING REACTIONS.

People don't want you messing around in their private financial world and trust me, money is a very private thing. If you don't believe me start asking your friends how much they earn and the size of their credit card debt and you will soon discover a simple way to lose friends.



Naïve Idealism Without a doubt, faith and prayer are essential elements of a healthy church and healthy leadership. However, idealistic pastors can be blindsided by relying entirely on faith and prayer to raise resources. They've read the legendary tales of saints long ago who prayed ardently for the Lord's provision and saw miraculous provision. Thus the naïve pastor expects God to provide entirely through a response to fervent prayer and without them having to suffer the embarrassment of asking for money. While I've experienced this type of supernatural intervention, I'm not convinced that it is the only way we should approach resourcing Kingdom endeavours. For example, Paul takes pains to prepare his churches for an offering for the needs of the Jerusalem church. He writes at length about this in [2 Corinthians 8 and 9](#) and I think gives us a good example of how to approach our church with special projects.



They Love Money Do I love money? Now that's a good question to ask yourself every now and again. And if I answered truthfully, my answer would at times be Yes, I do love money. I love having savings in the bank, cash in my wallet and investments yielding returns. I love the options that money gives me. I love the security that money provides and I don't like the anxiety travels with lack. The solution? I ask the Lord to uproot out of my heart my love of money. Plus I seek to be generous on all occasions as I've found it to be a powerful antidote.

The Bible Posits Opposing Views The Bible seemingly presents polar opposite views about money. On one hand we see giants of the faith like Abraham and David becoming exceptionally wealthy and yet we see apostles like Paul making tents to raise resources for ministry. Scriptures extolling the blessings of wealth are found in the same book of Proverbs as middle of the road ideas such as, "Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God." [Proverbs 30:8-9](#). We see Jesus instructing one rich man to sell everything he owned and give it to the poor while comparing wise disciples to wise investors. It can be somewhat confusing and pastors know they have people sitting in their church who hold these polar opposite views. It turns a difficult task into a daunting one.

They Are Dishonest It makes me sad to write this but fraud and embezzlement occur in churches. Yes, that's right, Christians rob the church of funds. What makes me even sadder is that pastors are at times involved in this corrupt behaviour. A pastor who steals church funds is unlikely to preach about money. However, when they do their guilt and shame generally pushes them into the harsh territory of legalism on money matters.

Uncertain How To Present A Need Pastors can struggle with the right language, disposition and approach when it comes to presenting a genuine and significant need. Uncertain about their stance, they either apologise for asking or worse still they never ask and thus never receive.





Personal Finances Are In Chaos Pastors live with the reality that the Word works in them before it works in their church members. So whenever you preach on a topic you have to wrestle with it at a personal level. Plus you know that a sermon with personal stories always kicks a bigger punch than a sermon devoid of illustration. When your personal finances are a mess you are less likely to wade into this topic. Speaking on living within your means when your credit card debt is out of control is straight out hypocrisy. Challenging people to give generously when you are a tight fisted shepherd is not going to fly.

Reaction To A Bad Experience Some pastors have been in churches or movements that have gone overboard with an emphasis on money. Once bitten, twice shy is their motto. They react with rejection and avoidance rather than learning from their experience. Dwelling on the past is rarely a way to move into your future.

False Guilt Over Salary Now this point is not readily acknowledged. When pastors are raising resources they are also the beneficiary of those resources, especially in regards to their salary. Healthy churches expend 40 - 50% of their income on salaries. While this is normative, a pastor can get skittish about raising money because they know that this money will be

used to pay them a salary. False guilt can rule a pastor's mind and thus they avoid preaching about money. This can also spill over into mission's money, which is used to send the pastor overseas on a mission's trip. While these trips are rarely as glamorous as they might appear, the pastor can experience guilt over spending those monies on their travel expenses.

Insufficient Study There are pastors who haven't given serious time to study the many references to money in the Scriptures. While they may have perused various texts they haven't given contemplative time to understand the economics of the Kingdom and subsequently haven't formulated a personal philosophy on money. The Scriptures are replete with stories regarding money and one off texts outlining healthy attitudes towards money, which should demand the attention of every pastor.

To get more information about money and ministry, click [here](#) to download the info sheet *5 Rookie Mistakes Pastors Make When Raising Money*.

[**READ MORE BY** **JOHN FINKELDE**]





Increase Your Church's Retention Factor

Most pastors didn't get into ministry to look at spreadsheets, but numbers represent lives. Download this free ebook to learn about nine measurements that will help you track and increase your church's impact.

[DOWNLOAD FREE EBOOK](#)



The background of the page is a collage of financial data. It includes a black calculator with a blue 'ON/C' button, several overlapping documents with various charts. One document shows a 3D pie chart with segments labeled 15%, 13%, and 16%. Another shows a bar chart with bars numbered 7, 8, 9, and 10. A third document features a line graph with a peak at 130 and a dip at 110. Other documents show a 14% pie chart segment, a yellow bar labeled 39, and a blue triangle labeled 37. The title '11 FINANCIAL INSIGHTS FROM 727 LARGE CHURCHES' is overlaid on the center in white text on a red and black background.

11 FINANCIAL INSIGHTS FROM 727 LARGE CHURCHES

By Rich Birch

Warren Bird and Leadership Network have again released a study that church leaders need to pay attention to! This time they've set out to study 727 large churches (1,000-30,000 in weekend attendance) through the [Leadership Network/Vanderbloemen 2014 Large Church Salary Report](#). You should take some time to dig through this report, because you'll find some fascinating insights into the operation of churches making a difference in their communities. Here are some findings that jumped out to me...but I'd like to hear what you noticed!

LARGE CHURCH STAFF TO ATTENDEE RATIOS RANGE FROM 1:51 TO 1:90

How big should our staff team be? It's a common question that church leaders struggle with all the time. One benchmark often thrown out there is that a "healthy" church staff to attendee ratio is 1:100. This study shows that only a small fraction of churches with over 10,000 people achieve the mythological 1:100 benchmark. Effective churches have a wide variety of church staffs.



THE LARGER THE CHURCH THE MORE LIKELY THEY ARE MULTISITE

Multisite continues to be a mega-trend in churches across the country. Multisite allows churches to diversify based on location and offer more "open seats" during prime hours. If your church is growing, you should consider multisite as a strategy to continue making an impact in your communities



81% OF LARGE CHURCHES OFFER ONLINE GIVING OPTIONS

These churches are as likely to pass the plate as they are to offer online giving options. This is a massive swing in just a few years as online giving is clearly becoming a preferred method for people to give to churches and charities. Does your church offer simple and straightforward ways for donors to support the mission of the church online?

THE BIGGER THE CHURCH THE YOUNGER IT IS

Lots of people state that younger generations prefer smaller churches...but the numbers tell us that large churches have younger average ages than their smaller counterparts. To grow your church you have to attract and retain younger people. What strategy are you using to reach the next generation at your church?



1 IN 5 LARGE CHURCHES OUTSOURCE GRAPHIC DESIGN WORK

Outsourcing is a growing trend in how churches get work done today. [I've written about this in the past](#) but it's worth noting that we're seeing it come up in reports like this. In fact, this report includes a bunch of areas where churches are finding less traditional approaches to staffing through outsourcing. There are often specialized tasks that your church needs done that can't be covered by your ministry staff or you want to add a new ability to your team... outsourcing can be a great solution!

THE LARGER THE CHURCH THE LESS THE GIVING PER CAPITA

Large churches are reaching new people all the time. That means they are always working to integrate new donors and members into their ministries, driving down the giving per capita. This forces large churches to be even more efficient operationally than their smaller counterparts. As your church gets larger you need to find economies of scale to help you serve more people with less resources per person. How are you evaluating the "efficiency" of your ministry?

CANADIAN CHURCH LEADERS MAKE LESS

On average Canadian church leaders make 23% less than their American counterparts. Canada represents a massive mission field for the gospel. Everywhere in Canada is far more unchurched than anywhere in America. Some reports show low single-digit percentages of people attending church north of the border. Does this pay issue keep leaders from traveling north to serve? What impact does it have on the ability of the Canadian church to reach its communities?



60% OF CHURCHES CONTRIBUTE MORE THAN 6% OF SALARY TO RETIREMENT PLANS

Often salary and health benefits are the only two factors that church leaders consider in their compensation packages. But this report shows that large churches are paying out significant sums to the retirement plans of their leaders...particularly senior leaders. How can your church structure its financial package to help your staff save for the day when they aren't serving any longer?





74% OF LARGE CHURCHES ARE GROWING

Big churches are getting bigger. In fact, almost a third of the churches surveyed are growing faster than 10% a year! Again, there is a hip idea that the day of the large church is over, but the statistics don't agree.

THE MOST WATCHED METRICS ARE ATTENDANCE, GIVING, BAPTISMS, GUESTS & SMALL GROUPS

What gets measured gets managed. There are literally hundreds of metrics that leaders could use as benchmarks to better understand what is happening at their churches. I'm encouraged to see that the trend is broadening beyond just noses and numbers (giving and attendance) to a few more nuanced metrics that might point toward life change. What are you measuring at your church? What are you doing with the insights you're gaining from what you measure?



MERIT-BASED PAY IS A GROWING TREND

A small part of the report talks about how some churches are moving toward incentive-based pay for church leaders. No doubt this will be controversial for many churches. The reality is that incentive pay is a way to motivate leaders and ensure their goals are lined up with what is important to the church as a whole. What do you think about adding some incentive pay to your structure? Check out this article for some guidance on this area: [Guidestar Presentation on Nonprofit Incentive Compensation](#)



Make sure you download the [Leadership Network/Vanderbloemen 2014 Large Church Salary Report](#). It's free and it offers a bunch more insights on how churches are compensating their leaders. I'd love to hear your feedback on what stood out to you from the report!

When it comes to encouraging gifts to your church, you've got to be multilingual. Your typical weekend worship attendee is anything but typical, especially when it comes to their finances. You've got members who've never entered a credit card number into a website, and members who aren't entirely sure how to write out a check because they've hardly ever done it. So how do you encourage generosity from all segments of your membership?



GET THE **MILLENNIAL** GENERATION'S SUPPORT (BECAUSE IT'S EASIER THAN YOU THINK)

By Church Community Builder

Let's lay down some truth here, okay? The older segments of your congregation are likely to keep supporting you in the ways they always have, in the donation channels where they're most comfortable. And that's fantastic. That faithful support should be acknowledged, celebrated, and appreciated. But as the years pass, you can't count solely on that level of faithful support. You've got to encourage and develop generosity from younger generations, especially when you consider this statistic from Civil Society (a UK-based charity media company):

If you were just a text message away from increased giving to your church, and if that giving could be developed to last for years, would you do it? If not, does this statistic (also from Civil Society) change your mind?

One third of younger donors also said that they would give their money to another charity if they were unable to donate online or by text.

More than 50 percent of 18- to 24-year-olds (the Millennial generation) surveyed said that the introduction of services like text and online donations has encouraged them to donate spontaneously

Digital giving is crucial to the financial health of your church. You've got to continue to teach about the spiritual blessings that come from giving and giving generously, and you've also got to provide people with ways to give that they're comfortable using when that message resonates with them. For the younger generations, that's going to be digital giving.



Here's how to create a process that encourages digital giving by Millennials:

1. Identify the impact. Make sure you're communicating about your ministries with a focus on impact. Many times, churches focus on the activities and projects rather than the tangible life change that happens as a result of these activities. You know your ministries are changing lives—otherwise, you wouldn't be engaging in these activities, right? Make sure you're capturing the outcomes of your ministries and the people who are touched by them. That will help you get even better at the next step.

2. Storify. Yes, it's a word—and a powerful one. It speaks directly to the power of painting a specific picture for Millennials of the work you're doing and the difference it's making. Don't just tell people to give to missions. Tell them a specific story. Tell them about the impact their donations make and the lives they're helping to change. Instead of saying your church provided lunch for 50 children at a local elementary school, tell your donors how those children's grades and attendance have improved now that they know they can get a healthy, filling meal at school without worrying about money. This means you'll need to develop a closer, more purposeful relationship with the school administrators and create better connections to your community in order to collect that data—but you were aiming for that anyway, right?

3. Facilitate connectedness. Millennials are much more likely to give to organizations in which they feel connected. In-person connections are established during your worship, small group, and service activities, but social media and online interactions also help. Make sure your church communications staff is engaging on all your channels, not just using your sites as megaphones to blast your audiences.

4. Get an app for that. Make sure your technology supports all the steps above. Your church management software needs to be the foundation of all your digital efforts. If it's not, you're depositing data into silos that will eventually lead to information gaps and diminished success. You just read above that 50 percent of Millennials will give spontaneously if they're given a digital option. So make sure your digital options are easily accessible, easily understandable, and easy to track on the back end.



Creating an easy-to-follow digital giving process helps increase generosity not only among Millennials; it makes giving easier and more attractive for everyone in your community. You can't predict when someone will be prompted to give, but you can be intentional about breaking down the barriers that can get in the way of giving and helping everyone see the blessings that come from increased generosity.

[[READ MORE BY CHURCH COMMUNITY BUILDER](#)]



FIRST-TIME DONOR LETTERS: 18 LESSONS FROM 12 CHURCHES

By Rich Birch



Churches making a difference in their community have a robust stewardship system that encourages people to give to the mission. [ref] Core to that system is ensuring that when people give to your church for the first time, you acknowledge it. It's a strategically important "first contact" that helps shape a donor's experience.

We asked 12 churches that we love to send us their first-time donor letters so we could learn from them. Then we uploaded the letters for you to check out and use what you like! Here are the lessons that jumped out as we looked at what these churches do with these letters:

Be Thankful // Obviously, these letters need to thank people for choosing to give to your

church. You can't overdo this part ... make sure you are abundantly clear that you are thankful people are giving to the mission of your church.

Explain Ways to Give // Make sure you explain 3-4 different ways people can give to your church. You want to provide a few options that make giving simple and convenient. This is a great place to introduce first-time donors to these various methods, plus it encourages them to give again.

A Personal Contact // A best practice among these first-time donor letters is including a personal contact for someone on your team that the recipient can connect with. Often, donors have technical questions about their giving.

Ensure that someone from your financial team can be quickly and easily contacted.

Build Confidence // When people give to your church for the first time, they are subconsciously looking for cues as to whether they can trust you. Make sure to communicate that your church can be trusted through referencing your review (or audit) process or by acknowledging that you are entrusted to be a good steward of the resources donors provide.

Point to a Next Step // Ultimately, we want to move first-time donors to becoming regular donors. Give them a next step to move toward regular giving. Point toward a [90-Day Tithe Challenge](#) or give them a message on stewardship to listen to. A number of the churches below gave their donors a small booklet that elegantly communicates what happens when people give. Encourage people to take the next step!



Affirm Spiritual Growth // Giving is an inherently spiritual act. People are pushing back against the normal human desire to spend and hoard; instead, they are choosing to invest in what God is doing at your church. Point out this fact. Encourage donors about the positive steps toward God they are taking through giving. Don't be so "functional" in your communication that you miss the pastoral opportunity that this letter presents!

CITY VIEW CHURCH // CALIFORNIA

The last paragraph of this letter gives the sense that it is not a form letter. A nice touch for a tool like this! [\[Check it out here.\]](#)

ELEVATION CHURCH // NORTH CAROLINA

We like how this letter points to the history of the church and how sacrificial generosity has been a part of it from the beginning. [\[See the letter.\]](#)

ELIM GOSPEL CHURCH // NEW YORK

This first-time gift mailing is stunning. It's a vision-infused piece that gives people a sense of the mission of the church and its style of ministry. [\[Don't miss this one.\]](#)

LIVING HOPE BAPTIST CHURCH // KENTUCKY

This church's staff doesn't see the donations ... they do a good job explaining that and thanking people for their generous gift at the same time. [\[Check out their letter here.\]](#)

NEW HORIZON CHURCH // NORTH CAROLINA

Check out this handwritten note for the first-time gift ... and the quick note they send when they receive the second gift affirming that people are becoming consistent givers! [\[First-time note\]](#) [\[Script for second-time handwritten note\]](#)

PASSAGEWAYS // KANSAS

This isn't from a local church but we were struck by the "narrative approach" to the letter ... how could your church do something similar? [\[See the story here.\]](#)

REAL LIFE CHURCH // INDIANA

We love how this church connects how giving makes a difference close to home and also internationally. (The links "to more" is a nice touch too!) [\[Check it out.\]](#)

ROCK CITY CHURCH // OHIO

They provide a letter as well as a small card that describes giving options for donors. [\[Check out the letter and card.\]](#)

ST. PAUL'S LUTHERAN CHURCH // MARYLAND

Their letter on church letterhead comes with a booklet on giving. [\[See the letter.\]](#) [\[PDF of the booklet they mail along with the letter.\]](#)

THRIVE CHURCH // VIRGINIA

They include a handwritten note to people who give and send them a booklet about giving. [\[Handwritten note script.\]](#) [\[PDF of the booklet they mail along with the script.\]](#) [\[Bonus: The letter they used to send before they switched to a handwritten note.\]](#)

THE CHURCH // OKLAHOMA

If you are looking for a short and to-the-point letter that still infuses personality and vision ... this is it! [\[Download it now.\]](#)

WINSLOW BAPTIST CHURCH // MAINE

Their first-timer letter includes an explanation of their financial controls to help people gain confidence in the church. [\[Download their letter now.\]](#)

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8 ELEMENTS OF EFFECTIVE OFFERING TALKS

(PLUS 8 EXAMPLE SCRIPTS!)

By Rich Birch

The three minutes before you receive the offering at your church are incredibly important. You need to craft that experience with the same intentionality that you give the core message for the service. Ensuring the “offering talk” is done well every week will boost the resources you have for your ministry and ensure people understand this vitally important aspect of your church service. Here are eight elements of effective offering talks ... plus some example scripts:

Express thanks! // Take some time to thank people for supporting the mission of your church. There are a lot of worthy Kingdom causes that people could give to and it's an honor when they give to your ministry.

Example: “We know that you work really hard! We're honored that you give to what God is doing at our church. I want you to know that we're going to work hard to leverage your gift wisely in our mission. Thank you.”





Get personal // People will give to an important cause ... but they love to give to a personal story. Connect how the offering makes a difference to individuals in your community.

Example: "Last weekend our student ministry had an amazing retreat. Did you know that your offerings helped support students who couldn't otherwise have done so go on that trip? Let me read this email from a student about how the retreat made a difference in her life ..."

Reduce pressure but don't ask them not to give! // We want to be clear that we're not after first-time guest's money since this is a common criticism of churches. However, we never want to ask people not to give to the church. They are giving to God's mission and we don't want to stand in the way if they sense God is asking them to give.

Example: "If you are new here at our church, we want you to know that we're not after your money! Your presence is a gift to us ... thank you for being here. Please don't feel any pressure from us to give today." (It's subtle but the words "don't give today" aren't said.)

Receive ... don't collect // The phrase "we're going to collect today's offering" is a pet peeve of mine. We're not a collections agency! People are choosing to give to the church ... receive that offering!

Example: "In just a few moments we're going to ask our ushers to receive today's offering ..." (Bonus idea: Have your ushers come to the front of the room before your offering talk for a visual cue that you are leading up to receiving the offering.)



Report on projects // Some things in the life of your church take a while to come to fruition. Use the offering set-up to report on the progress of a special project and connect people's giving to it.

Example: "Did you know that our missions team is working on launching a series of new trips next year? This is part of our desire to take the compassion of Jesus around world! This past week, our team was in Nicaragua doing some advance work with our partners on the ground there ... learning how we can serve them best. Thanks for giving today because you are helping this sort of work take place all around the world!"



Don't just tell, show // People are visual learners. If it's important enough for you talk about, it's important enough for you to find a visual hook for the message. If it's important enough for you to talk about, it's important enough for you to find a visual hook for the message.

Example: "Check out this photo I took last week while visiting our kid's ministry. There is so much I love about this photo! Your support of this ministry is making this happen. Esther is up on stage during our Superhero Sunday ... dressed in a fun costume leading some kids in a song about the fact that Jesus is more powerful than Superman. Look at how those kids are engaged in learning about Jesus in a really fun way! This wouldn't happen without your support. Our kids' environment is paid for by this offering ... the training for our team is provided by this offering ... by giving today you are supporting the next generation here at our church. Thank you."

Clarify the vision // The offering talk is an ideal time to loop back on why your church exists. What is your unique place in the community that you serve? How are you making a difference in this world?

Example: "Here at our church, a big part of our vision is to take church to the people ... to make the message of Jesus super accessible to our community. By giving to the offering today you are helping us as we support the new campus that we're opening next weekend. Thank you for taking church to the people!"

Don't make people guess how to give! // You cannot make this too simple. Show people exactly how they can give to the mission of your church. Remind them that they can give not only through the offering plate but also online, in the mail and whichever other ways are possible. Reduce friction and don't make them guess.

Example: "I want to remind you that there are four ways you can give at our church: in the offering plate that our ushers will pass in a moment or with the postage-paid envelopes we provide or on our safe and secure website ... plus we have the new giving kiosk out in the foyer."



5 WAYS TO ENCOURAGE PEOPLE TO GIVE FOR THE FIRST TIME

By INJOY Stewardship

#1 - MAKE IT EASY FOR PEOPLE TO GIVE

If something is complicated, most people won't do it. That's true in all walks of life.

Conversely, if you want more people to do something, you've got to make that thing easy to do. It should be super-simple for people to give in your service.

Now most people don't carry much cash or checks these days, so making giving simple will involve simple digital tools. Simply put, your church should be able to receive donations with debit and credit cards. It's how most people pay for things and it's how most people support organizations they like. Here are some questions to consider:

Can people give on your website in 2 minutes or less?

Can people give to your church without creating an in-depth account or profile?

Can people give in the service, in the lobby or on your website?

The highly committed tithers will find a way to give to your church no matter what. But if you want to reach brand new givers, make it easy for them to get started.

#2 - TALK TO FIRST TIME GIVERS IN YOUR SERVICE

Whenever you receive an offering in your church service, the people NOT planning to give immediately tune out.



So the key to connecting with them is to talk to them directly. Your offering time isn't just for church members; it's for everyone who wants to participate.

And here's the thing: even people who don't participate in the offering might want to.

So talk to them.

Not with guilt, but with clarity.

Recognize they are there and periodically ask them for support in a way that honors God.

Find a way to talk to the majority of people who don't give anything. You could say something like this:

"In just a few minutes, we're going to receive an offering. This is a time where people from all walks of life who believe in what we're doing here at our church, give money so we can keep going....so we can keep serving our city...so we can keep sharing the Gospel. Some people give regularly, and we're so grateful for that. Some people give online...and that's amazing. And some people here today don't regularly give but are thinking about it...if that's you, we want you to know that's a huge step. We'll work hard to make this the best use of your money....to make it go so far and do so much good. We'd be honored if you'd give, maybe for the very first time."

#3 - TAKE THE PRESSURE OFF

If you want to reach new givers, you've got to let them know they can start where they are.

When you talk about tithing 10% of your income, people who feel strapped immediately feel like they can't measure up. And when people feel like they can't do something, they don't even try. They might not even take a first step.

Tithes and offerings are great. But for the majority of people in your church who don't give anything, you want to encourage them to "just give something." Help them take the first step, then the next step, and trust God along the way.

Generosity is a journey, not a destination.

Make sure your communication about money, in the service and online, encourages first steps and next steps, in addition to the gold standard.

#4 - REGULARLY DISCUSS THE RETURN ON INVESTMENT

This is huge.

If you want people to do something, find ways to tell stories and share wins. Help people understand where their money goes and how it makes a difference in the world.

Yes, people should give generously because the Bible commands it and Jesus models it. But remember, some people aren't there yet.

But when you tell success stories, people start to notice.



Business leaders understand the idea of return on investment. It means when you put something in, you get more out. Giving to the church comes with an eternal ROI! That's something to celebrate!

Your church has everyday, tangible stories of ROI. Tell those stories with a thankful spirit and you'll encourage more people to get involved in financially supporting the mission.

#5 - CELEBRATE FIRST TIME DONATIONS LIKE SPIRITUAL DECISIONS

Churches do a great job celebrating salvation, baptism and re-dedications. But how come we don't celebrate generosity as well?

Jesus said our treasure follows our heart, so when someone gives for the very first time, they haven't just made a financial decision... they have made a heart decision. Giving is a spiritual step!

That's why you need to celebrate and appreciate that step. Talk about it in your team meetings. Send personal note cards expressing your gratitude.

It's tough for people to give away their money... so when they do, CELEBRATE.

**[READ MORE BY
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6 IMPORTANT REASONS TO WORK ON **YOUR CHURCH'S CHRISTMAS GENEROSITY CAMPAIGN IN THE SUMMER**

By Rich Birch

“Righteousness and generosity are inseparable. The person whose heart longs for God also longs to give to others.”

- Dillon Burroughs

There is a temptation in local church leadership to slow down during the summertime. **Resist that temptation.** Now is the time to start planning and working on your Christmas Giving Campaign. It's critical that you don't leave this project until late in the fall. Here are some reasons to start working on your Christmas campaign while it's still hot outside!

The Fall Goes Fast // It seems like a long time away but it isn't. Once Labor Day hits, it feels like only days until Thanksgiving and then a few more moments until New Years. Having your plan for the end of the year locked and loaded in the summer prevents your leadership from being caught in the fall rush.

Generosity Cycle // Multiple studies show that somewhere between 25%-33% of all charitable giving is made in the month of December. Although we are attempting to teach people to be generous all year long, we know that a large percentage of them give additional gifts in the last few weeks of the year.

Battle the Slump // Typically, churches experience a decline in giving during the summer months. It's a motivating time to focus your leadership on how you will come out of that slump later in the year. You'll also have a better sense of where your year is trending after the summer slump and how much you need to make up in December.



Other Non-Profits // In the last 60 days of the year, people are barraged by every other charity they have ever contributed to. Those non-profits started working on their year-end giving strategy in January. We need to present our church well in the midst of that communication.

Understand the Needs // The needs in your community often shift and change throughout the calendar year. During the summer, you have a sense of where your church needs to move to address the needs around it.



Shift the Schedule // An effectively executed Christmas Giving Campaign requires time in your schedule. You're going to need to make shifts in how you invest your energy this fall ... summer is the best time to move things around.

Let's be honest: we wish people would just give a regular percentage of their income throughout the year. **They don't.** We need to build a strategy to help them give at the end of the year because we know that's their pattern. How can you start building your strategy now to have a boost in your church's revenue in the last 45 days of this year?



OFFERING TALK 201

AN ADVANCED STRATEGY FOR ENCOURAGING GENEROSITY AT YOUR CHURCH



By Rich Birch

The three minutes before you receive the offering at your church are incredibly important. Craft the experience with the same intentionality you give the core message for the service. **Making sure the “offering talk” is done well every week will boost your ministry’s resources and ensure people understand this vitally important aspect of your church service.**

A well-done offering talk will increase the generosity culture at your church over time. **Sprinkle lots of examples of how people’s giving makes a difference to the mission of the church and load it with thanks for people**

choosing to give to the church. After you’ve done this for a while, you might look for new ways to add variety and increase the impact of these crucial moments in your service. For example, why not add a thank-you video from an organization that your church supports? Here’s an example of a highlight video that [Liquid Church](#) added to their services as a monthly part of the offering talk. Whoever is hosting the service calls the ushers forward to receive that morning’s tithes and offerings and then explains briefly that **when you give to the church, you’re supporting our community because we give back to other great organizations that make a difference.** The host introduces a video from a partner who wants to say a few words to the church ... and then the video rolls!

SPECIAL OLYMPICS // OFFERING TALK EXAMPLE VIDEO



4 Benefits of Offering Talk Partner Videos

Third-Party Endorsement // These videos contain a “thank you” from a leader who isn’t part of your church. That endorsement is powerful for people to hear. The video makes it clear what a great church you are from an outside perspective and highlights the difference your partnership makes. It helps create positive feelings because everyone loves to be part of something that’s helping others!

See the Mission in Action // When these videos are done well, they “transport” people so they can see the mission in action. People are motivated because they can envision how giving to your church will make a huge difference in your community. Ideally, you would pair shots of people from your church volunteering with these partners to make the connection even deeper!

Helps the Visual Learners // All of your offering talks and announcements need to contain a strong visual element. Well-done slides or a prop work nicely but these videos are visually rich representations of how people’s giving to your church is making a difference in the community. We live in a post-literate society and communicating through compelling video with great supporting footage (so it’s not just a “talking head”) is critical to its impact.

Social-Media Ready // When was the last time you shared your offering talk on Facebook? Right? These elements are perfect for sharing across all your social media channels in addition to during the service because they tell a “good news” story about your church to the community.

NEW YORK CITY RELIEF BUS // OFFERING TALK EXAMPLE VIDEO



5 Elements of Effective Offering Talk Partner Videos

Short // These videos are a single element of the offering talk so they need to be around a minute or less in length.

Partner-Driven // The “star” of the video is a leader from your partner. Get them in front of your church.

B-Roll // Use lots of footage that shows the mission in action ... think variety and energy!

Thank You // The leader needs to give a very clear “thank you” from them to your church ... for giving and for volunteering if it’s applicable.

High Energy // Keep the energy high and lively. People should clap after the video is done, which is great energy going into the offering!

ERIC JOHNSON HOUSE // OFFERING TALK EXAMPLE VIDEO



We've just come out of a 90-Day Tithe Challenge at my church and it had a profound impact on our financial picture. We were going through a series on Malachi in June and it seemed like a perfect fit with the third part of the series. For those who don't know, **a 90-Day Tithe Challenge picks up on Malachi 3, where God seems to indicate that he wants people to challenge him in generosity.** We offered a great deal: People were asked to tithe for 3 months to our church and if they believed God hadn't been faithful to them during that time, we would give them back their tithe ... no questions asked!



6 QUESTIONS TO ASK BEFORE YOUR CHURCH DOES A 90-DAY TITHE CHALLENGE

By Rich Birch

We heard of other churches who had done the challenge and reported a positive impact on their financial picture. **To be honest, it's the sort of thing that can sound kind of hokey, but if it's done well it can be the motivation needed by some people to make a significant change in their generosity.** Our giving actually increased weekly over the summer. When have you ever

seen that before? Our weekly average offering has grown by 16% year-over-year because of the tithe challenge ... during a time when our attendance was flat over last year! Interested in trying this at your church? Here are some questions to ask before you embark on a campaign like this:



Have you learned from other churches? //

I'm a huge fan of learning from what other churches have done when rolling out something new like the 90-Day Tithe Challenge. Listen to their messages and download their materials. It will help you frame up how you're going to present this challenge to your community. Here are some churches who have done the 90-Day Tithe Challenge:

[Liquid Church](#) // Listen to Tim's message ... I thought he did a superb job. (But I'm biased!)

[NewSpring Church](#) // They've built a micro-site around the challenge.

[Lives changed by Christ](#) // Some great support materials, including updates and resources.

[Life.Church](#) // Hear Craig doing a great job explaining the challenge.



Do you want something for people or from people? //

Answering this question requires some soul searching. Many churches report an increase in regular giving when they utilize a campaign like this, but if that's your only reason for doing it, people will know. Do you really believe that a generous lifestyle is what people need? Are you modeling that in your own life? Take some time to reflect and pray before deciding on this direction ... make sure you are looking to help people, not just increasing your offering.



What's the easiest way to gather interest? //

Think through how people are going to let you know that they are interested in the challenge. Make this as simple as possible. The more hoops you make people jump through, the lower the response rate will be. A [well thought-out response card](#) during the service should make it straightforward for people to get more information. This is a massive (and sometimes intimidating) decision for people to make ... we don't want them getting tripped up on a clunky respond mechanism. (Tip: Ask people to respond if they are looking for more information, rather than asking them to commit to the challenge right in the service.)

How are you going to thank the people who get involved? //

It's a big deal that people are giving in this way. For most of the program participants, it will be the most significant giving they have done to a church in their entire lives. You need to reinforce that they are making the right decision. There will be a lot of indications in their lives that this is the wrong decision ... including bills, car repairs, family members! We sent people who participated in the challenge a copy of [The Treasure Principle](#) by Randy Alcorn. It's a quick read that reinforces the generosity lifestyle that we are attempting to teach.





How will you keep people engaged? //

It's one thing to commit to doing a challenge like this during a service when people feel inspired; it's another thing to stay motivated for the entire 90 days! We sent emails every Thursday to all the people who signed up to participate in the challenge. Some of the emails where encouragements from scripture, some solicited stories, others retold those stories to people to keep them encouraged. We finished the challenge with a [video from our lead pastor](#), thanking people for participating and encouraging them to continue. These emails proved to be critical for keeping up momentum during the 90 days. Plan out this phase before you launch! [[Members receiving FREE unSeminary resources can download a copy of all the emails we used. Just tweak and send 'em!](#)]

How are you encouraging regular giving the rest of the year? //

Any special campaign like a 90-Day Tithe Challenge is just that ... a special campaign. You need a sustained effort for encouraging people to give to the good things God is doing through your church. You can't run a special campaign like this very often due to its "flashy" nature, so you need to plan regular encouragements for people to give to your church. Here are some core elements that should be included in your generosity system:

First-Time Giver // Communication with people who give to your church for the first time.

Regular Thank Yous // Tell people where their gifts are invested and thank them.

Quarterly Giving Statements // Update people on their giving and what ministries they're enabling.

Annual Christmas Offering // The [last 45 days of the year are decisive](#) for non-profits ... they should be for your church, too.

Core Donor Communications // There are people in your church with the [gift of giving](#). How are you helping them with that gift?



SEVEN FINANCIAL STEWARDSHIP PRINCIPLES FOR CHURCHES



By Bill Cox

A common, biblically-based theme in the church world is that parishioners should be good stewards of the money God has entrusted to them. Especially emphasized is the principle of Christians paying tithes and giving generously. However, stewardship not only applies to church members but also to churches themselves. In the same way that individuals are accountable for how they invest the resources God has given them, churches and ministries are responsible for how they steward the gifts that come into their storehouse.

First of all, I am a Christian layman who happens to be a businessman, not a pastor or a theologian. A lifelong involvement in church structure and finances includes a mother who has been a church secretary for over fifty years and a son as my pastor. Experience tells me that good businesses find ways to leverage assets that provide sustainable growth. In the church world it seems that “making disciples” of Jesus is the currency. The Scriptures clearly indicate that reproducing makes Heaven rejoice. For the church to accomplish its mission and fulfill its calling, all of its resources (including money) must be properly stewarded.

The objective here is not to lecture church and ministry leaders about structure, priorities or vision for their ministries. In fact,

church boards, while responsible for financial oversight, should never attempt to “control” spending as they see fit. Instead, they should use their financial insight to help determine the best course of action for funding the God-given vision of their ministry leader(s). Recent experience has revealed many opportunities to leverage ministry resources (existing people, buildings and money) to achieve the particular vision God has given my pastor/son (not me) for the church he leads.

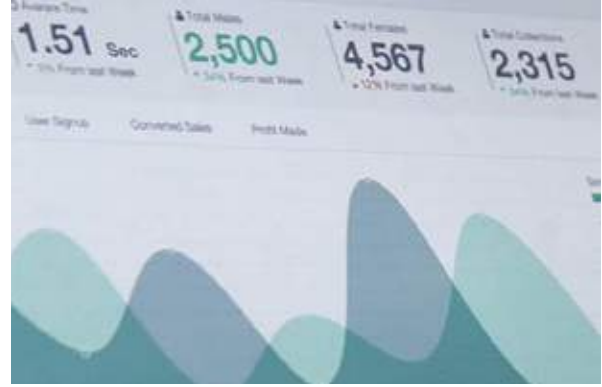
This document identifies seven principles that can further the impact and influence of a ministry interested in building the Kingdom of God. It attempts to show the importance of allocating financial resources in a way that is properly aligned with the mission, vision and values of a ministry.

So, here goes ...

1. Prayer and Planning Go Together

Dr. Eugene Peterson gives a great commentary in *The Conversations: The Message Bible with its Translator* contrasting the ways in which the Israelites won the battles of Jericho and Ai. For example, God miraculously collapsed some very thick walls to allow Joshua’s army to overtake Jericho. However, after dealing with Achan’s sin, God gave Joshua an ingenious plan to defeat Ai.

Sometimes God supernaturally provides financial resources to fund ministry; other times He gives a plan. Similarly, God gave Joseph a miraculous interpretation of Pharaoh’s dream that led to Joseph being freed from prison; however, it was Joseph’s plan for dealing with the coming famine that brought him promotion.



Someone once said that God blesses order and not chaos. It seems reasonable that God is more likely to bless a ministry that proactively and carefully plans the use of their money than one that just spends as funds come in.

No biblical rules prevent a plan from being aggressive and optimistic, within reason. Faith should not be excluded from the equation, because it is essential. However, unless God has audibly informed you that someone is about to donate a large, unexpected sum of money to the church, it may not be prudent to include that possibility into your ministry budget. Now things like this happen occasionally, but they generally happen to ministries operated like the man in the Parable of the Talents who was given five talents and leveraged them into five additional talents. Good stewards enjoy God’s favor (faithful over a little—ruler over much).

So, if God has given you a vision of a much larger ministry or even if someone has prophesied to you about great things in your future, be a faithful steward of what you already have. About twenty years passed from the time Joseph dreamed of his brothers bowing to him until it actually happened. In the intervening years, Joseph endured much hardship, growing, stewarding and praying.

2. Visions Need Resources

Bill Hybels, Senior Pastor of Willow Creek Church in Chicago, tells an interesting story in his book, *Courageous Leadership*, of how his church struggled financially in its early years. Even though it was growing successfully, money was not keeping up with growth. After carrying this burden alone for some time, Hybels finally decided he could not take it anymore and announced the same to his congregation. Their response was, “Why didn’t you tell us?” That was the end of the church’s financial struggles.

Churches need money for growth. The two predominant reasons for the failure of start-up businesses are under-capitalization and mismanagement. In other words, there is not enough money to fund growth until the business is self-sustaining, or management poorly



stewards the available capital. Many church plants fail for one or both of the same reasons. Ministries spiritually spin their wheels because of poor stewardship of money that handicaps their potential.

You may say, “My church is doing the best it can with the money we have.” Let me give you an example from my personal business experience. A number of years ago, a gentleman called on me with the pitch that he could save my business a considerable amount of operating expense. For his services, all he wanted was half of the savings he would generate for the first year. Well, I thought that I ran a pretty tight ship. Was I ever embarrassed! Before he was through, this man saved me thousands of dollars by reducing inventory costs, phone charges and our office lease by pointing out that I was paying for more office space than I actually had. I really hated to write him that check but he was right. Unless someone is actively managing your financial resources, funds sorely needed for ministry could be going down a black hole.

Because their strengths lie elsewhere, many ministry leaders feel that it saps their creativity to have to deal with financial matters. If that is the case in your ministry, get qualified help. If you can’t afford to hire such assistance, use existing expertise in your church or outsource the problem to a company that can provide such help at a fraction of the cost of a full-time employee. Believe me, the results could be staggering. Just remember, the visionary team of a ministry cannot ignore the financial aspects of their organization. However ministry finances are managed, the final decisions have to come from the visionaries. Making these decisions is much easier when information is presented in a manner that promotes decision making. More on this later.

Financial stewardship involves more than cost control. Opportunities to increase income should not be ignored. Ministry leaders are

generally great at presenting a vision and how everyone’s participation is needed. Church people usually respond generously to a clear vision accompanied by details of what it will take to accomplish that vision.

3. Information is Powerful

Jesus posed this question in Luke 14:28, “Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?” (NIV) He was addressing the need to understand what it would cost to be His disciple. However, the illustration also demonstrates the need for adequate information before undertaking a significant project. How much will it cost? How much do I have? Can I do it in stages? Is financing an option? Many times what seems impossible becomes very possible with adequate information. Money is virtually always part of the equation.

Information can also be confusing instead of enlightening. How it is presented is key. For example, if your pastor decided to preach his sermon in Greek one Sunday, without an interpretation, the congregation would be clueless—even though they are hearing a sermon in the original language of the New Testament.

Financial information can be useless if it contains too many details or is presented in a way that cannot be easily understood. I have observed church financial statements that were not worth the paper on which they were printed. They either had too much detail, no comparisons (to show trends) or were inconsistently prepared. Many ministry leaders find their eyes glaze over when they see pages of numbers with no visual context. You can imagine the frustration from not being able to draw valid conclusions or make informed ministry invest-



ment decisions. The lack of quality information leads to one of two things: (1) no decision and, therefore, no forward motion; or (2) faulty decisions based on erroneous or inadequate information.

4. The Budgeting Process is Your Friend

Some years ago I read an essay entitled, "The Tyranny of the Urgent," which focused on how the urgent or immediate can dominate our time at the expense of the important. In the same manner, spontaneous requests for money to fund seemingly worthwhile projects can take resources away from initiatives of higher importance to the ministry.

An annual budgeting process is an opportunity to set priorities that support the mission of the church. With the benefit of hindsight (what has happened already) and revelation (how we prayerfully view the future) leadership can allocate its existing and expected resources purposefully. Certainly priorities can change, but with a well-thought-out budget, adjustments can be made responsibly by knowing the implications of the changes. Starting from a blank page (no budget) does not provide you with the framework for rebalancing priorities.

The budgeting process also can prompt department leaders to dream, evaluate, pray and decide what they need to further the effectiveness of their sphere of ministry. No one knows what is needed like those on the front lines. The executive leadership can review these departmental budgets with their leaders for soundness and conformity to the overall vision of the church. Often there is not enough income to



support all requests, which then presents the challenge of deciding which needs are most important. It can be very liberating, however, to know that the most important needs have been funded based on the best information available.

5. Cash Reserves Should be Responsible

Opinions vary regarding what kind of cash reserve a church should have. It is certainly prudent for a church to have a reserve of cash on hand for unforeseen expenses. This amount could vary, based on a number of factors, such as:

- Aging equipment, HVAC or buildings that may soon need costly repairs.
- A high concentration of giving coming from a few sources (such as a big donor or family of donors) that would put the church in jeopardy if their giving stopped for any reason.
- A high dependency on the top leader in the ministry.

In general, a cash reserve equal to one to two months of operating expenses should be sufficient where there are no extenuating circumstances like those noted above. Otherwise, the parable of the talents indicates that money should be put to work to further kingdom growth.

A possible use of a large cash reserve is an investment in ministry that would increase the reach of the church. Enhancements to children's ministry, youth or music ministry can often bring more families into the church (and more money). Many Christian organizations exist to aid churches in ministering to hurting and helpless people. Plenty of world missions causes can derive a biblical return on the overflow with which God has blessed a body of believers. Kingdom-minded believers are not hoarders who bury their resources out of fear.





6. All Types of Debt are not Equal

Opinions about ministries and debt range from, “We should have no debt,” to “We should take on as much debt as we can to build fine facilities, and the people to pay for it will come.” I do not intend to insert myself into the debate over the scriptural basis for debt or no debt. I will just offer my thoughts on what I consider the difference between acceptable and unacceptable debt.

Acceptable debt, in my view, is debt that produces income to repay the debt. The right kind of facility upgrades can often bring more people. By the right kind, I mean those upgrades that either enhance and/or remove annoying distractions to the worship experience. My church, for example, experienced a 30+% increase in attendance almost immediately after doing a face-lift to our sanctuary that included the removal of dingy carpet and pews, leaky windows that played havoc with lighting, and work that dramatically reduced the noise of our air conditioner.

Unacceptable debt would be the kind where repayment exceeds the available monthly cash flow. Borrowing to fund recurring operating expenses with no tangible means to repay is not healthy.



7. Emphasis on Money Should be Balanced

God’s purpose is not to see how much money His Church can accumulate. Money should always be viewed as a tool and not a prize. In his book, Rich Dad, Poor Dad, Robert Kiyosaki said that Poor Dad (his own father) who was highly educated worked for his money and never had enough, while Rich Dad (his friend’s father) made money work for him and always had more than he needed. The church should use money to support the growth of the Kingdom rather than being consumed by the reach for money or plagued by the lack of money.

Good stewards manage their money well, balancing the demands of the day-to-day with the need to invest in the future. The first questions a church should ask is, “Who does God want us to reach?” followed by “What process do we need to employ to reach them?” The next questions are, “How much will it cost to accomplish this?” and “Where does the money come from?” This sounds simple, but as we know, the details are not always simple. Good stewards recognize this and, without the “spirit of timidity,” they pray for God’s supernatural guidance and intervention and employ strategic initiatives to accomplish God’s will. Then they allow God to accomplish His purpose in the way He sees fit. If He always accomplished His will by miracles, we would get lazy. If He always accomplished His purpose through our plans, we would forget Him.

The combination of knowledge (information), wisdom (planning), obedience (to Biblical principles), and power (the Holy Spirit’s) is the key to everything, including the stewardship of money.

[\[READ MORE BY BILL COX\]](#)

36 LESSONS WE LEARNED

FROM DONATING ONLINE TO 10 CHURCHES

By Rich Birch



Giving through a church's website continues to be a preferred channel and it isn't showing any signs of slowing down. Looking at the broader non-profit sector, it's clear that we're in the midst of a shift toward giving through online channels:

- 2 billion dollars a year is given to non-profits through their websites. [\[ref\]](#)
- Online giving is growing at a rate of 13% a year. [\[ref\]](#)
- Monthly recurring giving grew online by 32% in the last year! [\[ref\]](#)

How does your online giving experience compare to those of leading churches? We ran an experiment here at unSeminary: we set out to make \$10 donations to 10 leading churches so we could learn from what others are doing. Each of these churches is fast growing and influential. We recorded the donation sessions so you can peek inside what it was like to give to

them. We've also provided a copy of the giving receipt for you to see.

Here's what we learned from giving to these great churches:

SPEED MATTERS // All things online should be fast. People are used to making quick decisions online and they want your website to be fast and responsive. Think through the steps between landing on your site and making a donation. Are there any "friction" points? Remove unnecessary steps in the process. Watch that you don't require people to enter extraneous information that isn't directly applicable to making a donation. Often, we want to use these interactions to collect information on people that might be helpful for other initiatives ... resist this temptation. Think about it from your donors' point of view. They want to make a donation and move on. Simplify every step to make it as easy as possible.

MAKE IT OBVIOUS // Don't make people hunt for where to give. We learned about this mistake a few years ago when we changed our website and put the "give" option on the top line of every page. Just making that change paid for the entire web redesign project in a few weeks because of the increased giving we received. Your church needs revenue to function and we're convinced that generosity is an important aspect of thriving spiritual life ... so don't make it difficult for people to give to your church.

BUILD TRUST // People are increasingly comfortable with online transactions, but we still need to build trust for donors. Provide easy access to your church's financial statements close to your online giving tool, so people who want to dig deeper can do so. Many of these leading churches show logos of the card processing firms or security agencies they use, which gives a sense of trust. Look for grammar errors or typos ... people will wonder about your ability to manage finances if you can't manage to spell things correctly.

USER ACCOUNT VS. NO USER ACCOUNT // Some of these leading churches require people to create an account before making a donation, while the majority don't. This is a decision to consider carefully for your church. By getting people to create an account, you ensure that you can do solid long-term follow up with them because they are in the database. However, this added "friction" slows down one-time donors. People will give you their email and phone number when they donate and you could use that data to drive your long-term follow up. Be cautious if you are going to require an account and ensure that you've counted the cost of limiting donations. From my seat, at the very least you need to provide an option for people to not sign in and just give.



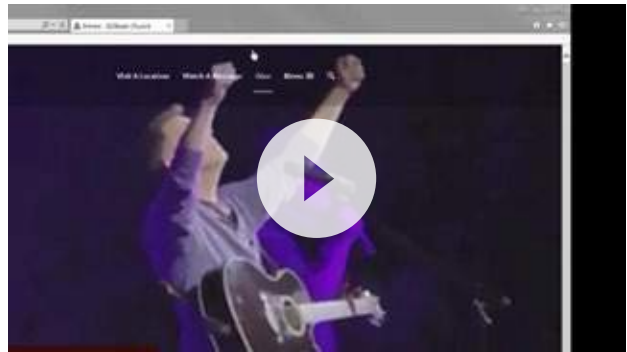
GIVING OPTIONS CONSIDERATIONS // There are a number of options for how people can give to your church online: credit cards, PayPal, electronic funds transfer, e-check. Tread lightly, my friends! The more options you provide, the more difficult it is for people to navigate giving online. Narrowing the focus to a small number of options is a service that helps people make decisions. However, if you narrow too far down, you'll miss a portion of your audience. For instance, you never see a merchant who only takes VISA because they know some people prefer MasterCard or Amex. They focus on those cards with the widest reach for their market. The same is true of the various online giving options. Someone might want to take advantage of e-check, but the space required to explain it might confuse or distract other people. I've found providing an "other options" tab or link helps with this tremendously!

KEEP VISION ACCESSIBLE // Leading churches keep their vision in front of people constantly. They infuse it into as many different aspects of church life as they can. The online donation process is a great place to remind people of the good things that happen when they give to your church. Take time to thank people and show them how their giving makes a difference. Ensure the emailed receipt communicates why the church exists and thanks people for making a donation that drives the mission forward. Often, the financial department drives these processes and while they are functional, they can miss the opportunity to connect giving with the heart.



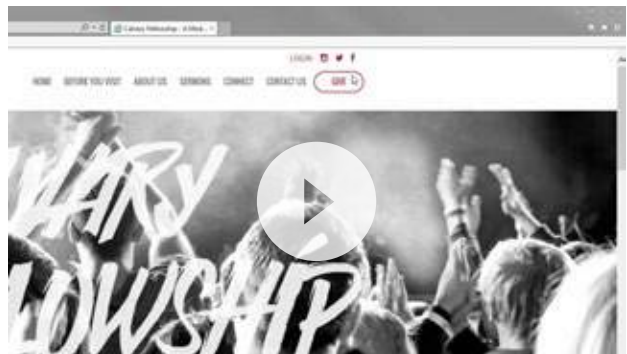
12Stone Church // Georgia

- Time to Complete Donation: 1min 29sec
- Don't Miss: The "landing page" that gives people an option to give is clean and explains about being generous. [\[View\]](#)
- Email Confirmation: Direct contact information for someone in their finance department is a nice touch for such a large church. [\[View\]](#)



Calvary Fellowship // Florida

- Time to Complete Donation: 59sec
- Don't Miss: Two super obvious giving buttons on the front page! [\[View\]](#)
- Email Confirmation: The simplest confirmation of all the churches we reviewed. [\[View\]](#)



The Church of Eleven22 // Florida

- Time to Complete Donation: 1min 32sec
- Don't Miss: The "giving" link isn't listed as a top-line option on the site. [\[View\]](#)
- Email Confirmation: Clean and straightforward giving statement. [\[View\]](#)



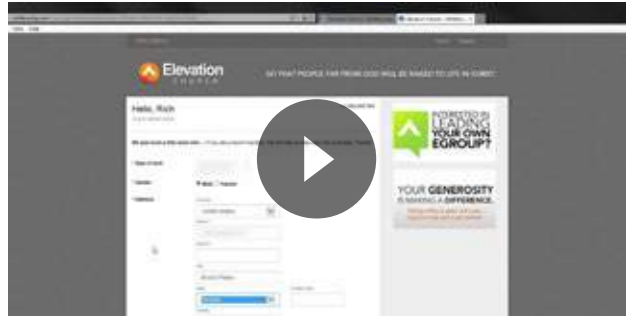
Church of The Highlands // Alabama

- Time to Complete Donation: 3min 39sec
- Don't Miss: Even for a one-time gift, it's required to create a user account and log in. [\[View\]](#)
- Email Confirmation: I like how the text focuses on the fact that together we're making a difference. [\[View\]](#)



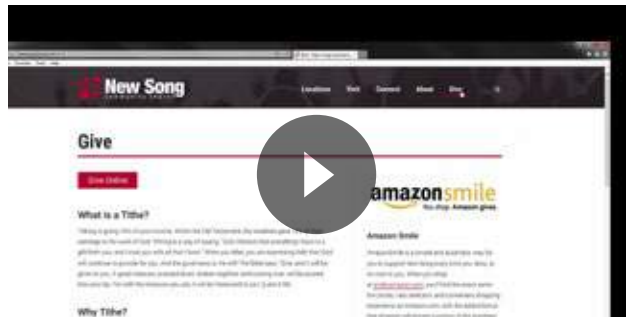
Elevation Church // North Carolina

- Time to Complete Donation: 4min 48sec
- Don't Miss: The “video backgrounds” of their current site is an engaging effect. [\[View\]](#)
- Email Confirmation: No email receipt was auto-generated ... I downloaded this statement from my account page. [\[View\]](#)
- First Time Donor Letter: A letter that gives a sense of the history of the church and focuses on financial integrity of the church. [\[View\]](#)



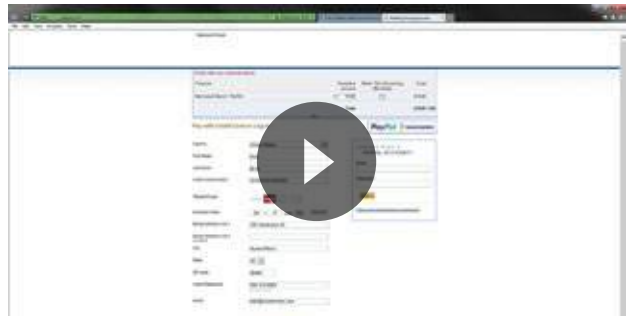
New Song Community Church // California

- Time to Complete Donation: 1min 15sec
- Don't Miss: The giving interface is clean and super straightforward. [\[View\]](#)
- Email Confirmation: The bottom of the email drives donors to engage more with the giving processor. [\[View\]](#)



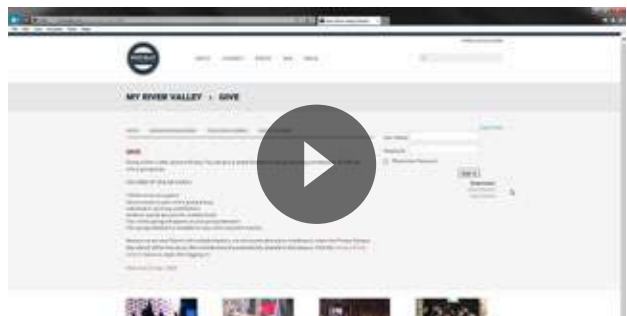
Next Level Church // New England

- Time to Complete Donation: 2min 43sec
- Don't Miss: One-time donations are done through PayPal. [\[View\]](#)
- Email Confirmation: Provides a “next step” for donors to complete their account information online with a direct link to do so. [\[View\]](#)



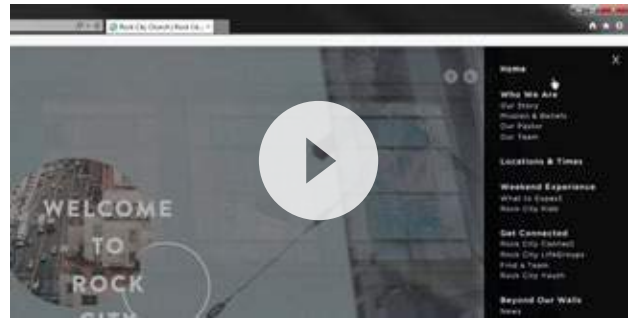
River Valley Church // Minnesota

- Time to Complete Donation: 3min 06sec
- Don't Miss: A user account needs to be set up to make a one-time donation. [\[View\]](#)
- Email Confirmation: Technical information is the focus of the opening paragraph, which helps people understand the giving statement. [\[View\]](#)



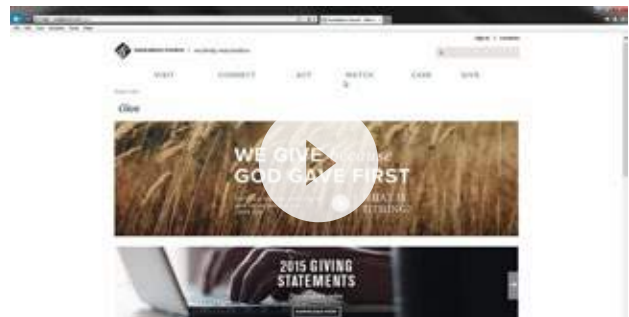
Rock City Church // Ohio

- Time to Complete Donation: 1min 45sec
- Don't Miss: The pop-out menu on the front page is elegant and worth looking into. [\[View\]](#)
- Email Confirmation: Again, this provider has a clean design template for these receipt emails. [\[View\]](#)
- First Time Donor Letter: Check out the letter and "insert card" that talks about various ways people can give to mission of Rock City. [\[View\]](#)



Saddleback Church // California

- Time to Complete Donation: 3min 16sec
- Don't Miss: A user account is required to make a single donation. [\[View\]](#)
- Email Confirmation: One of only two churches in this group that uses scripture in their encouragement to donors. [\[View\]](#)





6 THINGS CONSULTANTS WON'T TELL YOU ABOUT **CAPITAL CAMPAIGNS**

Growing churches will at some point need to ask their community to give “above and beyond” normal giving to support the needs of the church. **More than just “fundraising,” these campaigns are often “faithraising” experiences in which the church focuses on the bigger vision of what God is calling the church to do.** Often, churches will turn to capital campaign consultants to help guide them through these experiences. These trusted outsiders provide guidance, experience, encouragement and accountability for these historical moments in the life your church.

We’re in the middle of the “public phase” of a campaign at Liquid Church called [SATUR8TE](#). This is the third major campaign like this that I’ve had the honor to be a part of. **I love it.** Our coach is [George Franco](#) from [INJOY Stewardship](#) and we think the world of him! Although he provides excellent support, there are some things that consultants don’t tell you ... not out of malice but because there is so much to cover, such as:

By Rich Birch

You’ll repeat yourself ... a lot! // Our teaching pastor repeated the core message of our campaign 19 times before it was finally released in the last public message. We worked on the core messaging for months and then talked with leaders and core donors multiple times. We were prepared to repeat ourselves. Campaigns like this require leaders to communicate the same thing over and over in a number of different ways. Choose your campaign focus wisely because you’ll be living with this content for an extended amount of time. (The public phase is just the beginning. You’ll be talking about these areas for years as you keep people excited for the mission!)



The strategy isn't magical. It's a lot of work. //

We've been planning for our campaign over the last two years. We talked with multiple firms that help with this sort of thing. We interviewed other churches who have been through it. I wanted to make sure we understood the dynamics at play that make campaigns "successful." A lot was riding on our campaign, so I wanted to go in with eyes wide open. Most churches and campaign companies follow a similar pattern or strategy in communicating a campaign like this. It generally falls into this sort of timeline:

- Leadership - sorting out the core elements of the campaign with staff and core leaders
- Core Donors - a series of meetings with the small percentage of donors that represent a disproportionate amount of our revenues to get them in on the ground floor
- Volunteers & Other Donors - talk with all the other donors and people who donate time to your church to get them fired up for the mission
- Public - a series of Sunday services aimed at everyone else to bring them along
- Pledge Weekend - a time when you ask everyone to let you know how they will respond to the vision
- Follow Up - an extended time of vision casting and following up with everyone who has pledged to give to the campaign

It's actually not that complex but each of those steps is a tremendous amount of work. Doing them well is an all-consuming process. It requires an "all hands on deck" approach to ensure everyone is pointing in the right direction.



Lots of churches don't meet their pledges. //

Go talk with a bunch of churches who have completed their campaigns and you'll see an unsettling trend ... lots of churches have great initial pledges come in but they don't collect on all those good intentions. It seems like people are fired up to be part of a campaign on the front end but then lose steam over time. The problem is lots of churches make financial commitments on the back of these campaigns and end up taking on debt to make their plans come through. Ensure your campaign consultant is on the hook to help you through the follow-up process. Make sure there is a clear plan of attack for how you are going to keep people interested in the vision long after the pledge weekend.



It'll take longer and cost more. // You can't do this overnight. It's going to cost you a bunch of money to do well. The "public phase" of our campaign is 6 weeks long. We spent 6 months getting ready for it. We spent hundred (maybe thousands) of team hours in preparation for all the various elements. We set a budget at the beginning of the campaign for all the support material and events, and we spent most of it before we were 1/3 of the way through. We needed to reassess what it was really going to take and increase our spending. It costs a lot of money to communicate clearly and raise these sorts of resources.



It'll strain your team unity. // At the beginning of our campaign, our coach, George, met with our staff and charged us to protect our unity through this process and I've valued that input many times. Can I speak honestly? We're talking about a lot of money. You'll decide to focus on a few areas at your church and that imbalance may make some leaders feel left out. Your team will have extra events to run, people to meet with, materials to produce, videos to edit ... on top of their normal work. People will be stressed and might be tempted to get short with one another. Your church is taking new spiritual ground and the enemy doesn't want it to happen. There are tremendous forces pulling your team apart during this sort of campaign. Intentionally work hard to pull everyone back together. Work towards unity.

Weekend attendance will take a hit. //

We heard this from a number of the churches we talked with before we launched and it's happening to us. We put the "public phase" in a time when we normally see increasing attendance growth in our campuses ... but we're seeing the opposite trend during this campaign. It's a part of the cost of launching this sort of initiative. Some people will simply opt-out of all this "vision" talk and simply not come. Make sure to plan a strong "recall" campaign after the "public phase" to encourage people to come back. Ensure your team looks for people who might be falling through the cracks because they are put off with the "money talk" that is associated with these campaigns. It's okay ... people will come back.



Thinking a capital campaign is in your future? [\[Check out INJOY's Capital Campaign University ... it's a two day intensive packed full of everything you need to know.\]](#)





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Church is no longer just for Sundays. Aware3 helps your church create a mobile presence every day of the week, allowing your people to engage, connect and disciple people in real time.

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By Kenny Jahng

27 #GIVINGTUESDAY STATS THAT WILL MAKE YOU WISH IT WAS TUESDAY IN DECEMBER RIGHT NOW

6 more months before we go into the holiday seasons – good food, parties, shopping and Christmas carols. Almost everyone, kids and adults alike, are looking forward for to celebrate Christmas.

However, there is one day that people, sometimes Christians, often fail to notice.

#GivingTuesday.

According to its official website, #GivingTuesday is a global day dedicated to giving back when charities, families, businesses, community centers, and students around the world will come together for one common purpose: to celebrate generosity and to give.

We, Christians, are more than blessed to become a blessing. How then do we maximize this day?

Here are 27 statistical facts that will align your motives and initiatives with God on the first Tuesday of December:

Charitable #givingtuesday giving to more than 1600 accredited organizations increased 6.4% last...

Donations reached \$11 billion in 2012, compared to \$10.3 billion the year before. (ChristianityToday)

Largest #GivingTuesday donations came from United Methodist Church: approx \$6.5 million...

Online giving at 202 congregations raised more than \$110 million and grew 16.7% in a year (BlackBaud)

#GivingTuesday resulted in roughly \$10 million in online donations to 2,600 nonprofits. (LA Times)

2013: #GivingTuesday movement has grown to more than 6000 charitable orgs (BlackBaud)



53% increase in giving compared to the same #GivingTuesday in 2011. (BlackBaud)

#GivingTuesday 2014 raised 63% more than 2013. (The Case Foundation)

Donors are 34% more likely to give on responsive websites. (Frogloup)

Email fundraising accounts in 1/3 of all revenue raised online. (Echo & Co.)

Online donors aged 55-64 are the most generous crowdfunders. (Kimbria)

PayPal mobile donations on GivingTuesday 2014 increased 101% over 2013 in Canada and U.S. (PayPal)

In 2011, professing Christians in America gave 2.3% of their income to the church (ChurchMag)



Churches and nonprofits saw a 21% online revenue increase in 2012 versus past year. (CCB)

One-time gifts accounted for 89% of online giving while monthly giving accounted for 11% (CCB)

Monthly giving revenue grew faster than one-time giving both in churches and nonprofits (CCB)

Over 10 million Christians in the U.S. tithe more than \$50 billion yearly. (State of the Plate)

97% of tithers make giving to their local church a priority. (State of the Plate)

63 percent started tithing between their childhood and their twenties. (State of the Plate)

70 percent give based on their gross income rather than their net income. (State of the Plate)

77 percent give more than the traditional 10 percent. (State of the Plate)

42% of US churches provide an opportunity for online giving for their congregations. (Dunham+Company)

47% of the larger churches encourage online giving through email. (Dunham+Company)

73% promote online giving in a printed newsletter or bulletin. (Dunham+Company)

58% do giving during the service. (Dunham+Company)

60% of smaller churches uses their newsletter to promote giving in their website. (Dunham+Company)

34% of these churches promote online giving by email, and during services. (Dunham+Company)

**[READ MORE BY
KENNY JAHNG]**



8 PHASES OF EFFECTIVE CHRISTMAS GIVING CAMPAIGNS

Are you tired of starting the year at your church feeling as if you are already behind financially? **Have you ever wanted to fund new ministry initiatives but you weren't sure where to get the money?** Are you worried that you aren't going to finish this year "in the black" at your church?

A well-executed year-end giving campaign can provide your church with a 10-15% bump in your annual giving (above normal year-end increases seen in most churches).

By Rich Birch

Other non-profits spend a lot of their year planning for a campaign that lands during the last 45 days of the year ... **your people will receive communications from those groups this year.** Are you presenting a compelling vision for your church during that time of the year to encourage them to give to the cause?

Here is an 8-phase plan that will guide you to raise the financial resources you need for your ministry at the end of this year. Now is the perfect time to start working on this campaign at your church!

// September: Research and Planning

This sets the stage for the entire fall. It's about planning the work before you work the plan. You will:

- Pull your team together, including communications, events and finance.
- Research the giving trends at your church from the last year to understand your community better.
- Block out the important dates and time on the calendar ... this needs to have priority!

// October: Leadership Engagement

When you start to ask for contributions, it's important to ask your leaders first. Why?

- It's Biblically sound: The Bible gives us clear direction on the wisdom of starting a giving campaign with leadership engagement. The first recorded fundraising endeavor is found in 1 Chronicles 28:1 when David assembled the officials of Israel and asked the leaders to give first.
- Again, refer to the Bible: In 1 Chronicles 29, the leaders contributed before the general population did.
- If the financial and organizational leaders connect to the vision, the ripple effect will reach out from that strong core to the rest of the congregation.

**// November: Core Community**

In early November, reach out to your committed core. These are the people who call your church "home." They are the volunteers who work with you, as opposed to people who just attend on Sunday mornings. Specific steps to take in November include:

- Host a series of events to engage your core community with your vision in an exciting way.
- Get your core community fired up to become a valuable part of your incredible mission!
- Communicate in a way that is high on vision and low on pressure.

// Private-Public Dividing Line

Up to this point, your work has been quiet and behind-the-scenes. You haven't made a public announcement or sent out a mass mailing. No mention of anything special has been made from the pulpit or printed in the bulletin. You've made quiet ripples under the surface. That's about to change. You're about to move from private to public!

// Late November-Early December: Public Launch

In late November or early December, you'll launch dramatically and in a can't-miss-it way.

- Don't just announce: Launch.
- Don't just launch: Launch big.
- Gather so much energy and momentum that every single person will be aware of what's happening.
- You'll want to do this in a way that maintains your credibility for future campaigns ... a delicate balance!



// Remaining Weeks of December: Message Reinforcement

You've announced your campaign in a way that no one missed. Now you repeat the message as if no one has heard anything! Keep the enthusiasm and energy alive by repackaging and reinforcing your announcements throughout the month.

// Last 2 Days

There's almost always a window for giving between the last Sunday of the year and December 31. Don't miss this important window to communicate to your people. I have a personal story to share and an example of an email that helped raise \$15,000 in funds during the last 2 days of the year ... it's shared in our course on year-end giving campaigns.

- Plan for a direct "ask" during the final 48 hours
- Ask in such a way that moves people to action and doesn't offend them or seem "spammy."



// January: Celebration and Evaluation

We all realize this isn't the only time you'll need to ask people to engage financially with you in the ministry. Start planning now for how you will celebrate and evaluate. Do it in such a way that people will look forward to the next time you ask them to fund the mission.





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