

25 BIG IDEAS

FOR GROWING CHURCH GIVING

FROM HORIZONS STEWARDSHIP

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Over the past few years, has your church giving been trending upward?

Are you gaining first-time givers?

Are you experiencing little to no attrition in the number of givers?

If you answered “no” to any of these questions, keep reading...

For most churches, the answer is no to at least one of these questions.

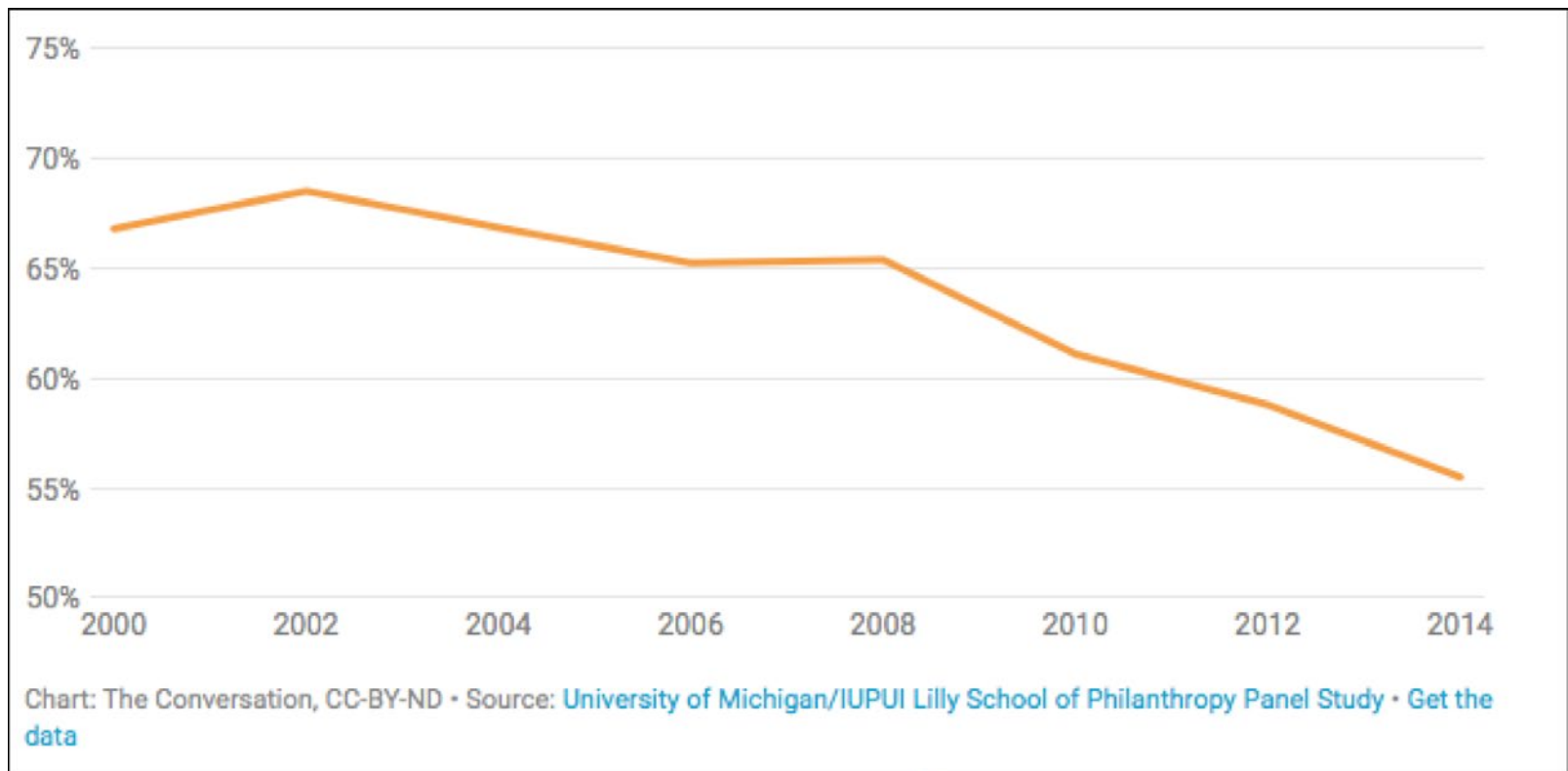
Engaging and keeping givers is a huge struggle for most churches.

The competition for charitable dollars continues to be fierce and most churches lack the skills they need for the battle.

THE COMPETITION FOR CHARITABLE DOLLARS HAS NEVER BEEN GREATER.

The competition for charitable dollars has never been greater. From 2002 to 2014, the number of donors decreased from 69% to 55% of the U.S. population.

Percentage of Americans Making Charitable Contributions



Although total dollars donated to charity has continued to rise, giving as a percent of disposable income has held mostly steady at 2.0%. Religious causes continue to receive the largest piece of the charitable pie (31%), although the portion has been steadily decreasing.

In the current philanthropic climate, churches must hone fundraising skills and learn best practices in order to grow giving and adequately fund their visions.



Now is the perfect time to review your church giving strategies to see where you are getting results and how you could have a greater impact.

If your church is stressed to raise funds to accomplish God's vision for ministry, here are 25 big ideas to help increase church giving.



1

ENLIST GOOD LEADERS

Effective leaders lead by example. If you want your stewardship (or generosity) team to inspire others to be generous, make sure they are leading by example. Good leaders set expectations for the rest of the congregation, so make sure they are giving generously relative to their means.

Leaders in your church, especially ones chairing your finance and stewardship teams, should be specifically selected based on their skillsets (generosity being one) and personally invited to take on these important roles. For more on how to recruit effective leaders [click here](#) and [here](#).



2

PREACH LIKE JESUS

Jesus taught about money and giving more than any other topic other than the Kingdom of God.

If you preach on giving only during the budget season, people will think you only want their money, when in fact what you want is so much more! Jesus taught about the hazards of trusting in money and possessions more than trusting in God (Matthew 6:24). Make sure you are following Jesus' lead and preach on the joy of giving all year long. There are hundreds of scriptures about money and giving. [Here](#) are 30 examples.



3

INCLUDE AN OFFERING TALK

The Offertory provides an ideal time for teaching on generosity principles. It's also a great opportunity to connect the idea that ministry costs money. Use this time just prior to the Offertory to educate and inspire your congregation about the fantastic ministry they are funding through their donations to the church. Tell stories about the transformation that is happening through your church because of your congregation's generosity. Use the Offertory time to express gratitude for the work God is doing through your ministries. For more information on how to use an offering talk and a sample [click here](#).



4

MAKE TEACHING GENEROSITY A PRIORITY

Learning how to be generous is an essential element on the discipleship journey. However, most people have only a basic grasp of biblical generosity principles. Understanding God's call to be generous stewards takes time, study, and practice. Spend time to share generosity principles in small groups, Bible studies, and other groups. Be sure to lift up generosity as part of the discipleship path and equally important as participation in worship, small groups, and mission service. To learn more about generosity as a part of your discipleship path, [click here](#) and [here](#).



5

SEND EFFECTIVE QUARTERLY STATEMENTS

Take a look at your quarterly statements. Do they resemble an invoice or bill from your gas company? Or do they convey the feeling of a letter from a friend? Your donors are part of your church community – not strangers. Your communication, especially regarding their giving, should reflect the relationship you have with them.

Quarterly statements should be warm and relational, not cold and transactional. Most church software programs allow you to add a personal message to your statements. Why not highlight an important ministry in your church and share a story of life-change? Share a quotation from someone who has been impacted by your ministries. Effective quarterly statements tell donors you are worthy of their support and provide subtle encouragement for repeat donations. For more on maximizing the impact of your quarterly statements, [click here](#) and [here](#).





6

MAKE GIVING EASY

There is considerable competition for charitable donations and making church giving easy puts you ahead of the competition. Do you have online giving? A giving kiosk? Text-to-give? Automatic bank drafts? Many of the people in your congregation (especially those born after 1980) have never written a check. In fact, they are unlikely to have a checkbook. They also don't carry cash! Unless you make giving easy, you are unlikely to ever receive a gift. Your mission appeal and special project appeals may be very inspiring, but if it is difficult to contribute people will move on to the next giving opportunity. Making giving easy by providing a variety of vehicles ensures your donors have a way to contribute that suits their individual needs. If you are looking for specific ways to make giving easy, go [here](#) and [here](#).

7

ASK

Speaking in front of people is second only to asking for money on the list of things people fear most. We are so afraid of offending people or being caught in an awkward position that we just don't ask. Often we make up excuses such as, "she would never want to do that" or "they have so many other expenses right now. It's not a good time."



The problem is that when we let our fear take over and do not ask. Someone who has been a lifelong church member and served as a youth leader for a substantial number of years is likely going to want to contribute to an upcoming mission trip. A family that has been actively involved in music ministry is likely to be more inclined to make a gift to a capital campaign supporting music ministry. Asking for a donor's support is inviting them to help fund projects that are important to them. Asking is an invitation to donors to be a part of something bigger than themselves and make God-sized things happen! More [here](https://horizons.net/conquer-fear-ask/).



8

SHARE YOUR VISION OFTEN

Your vision for ministry is the key to growing giving. Church members want to know that their giving is being used for something extraordinary. What is your church uniquely called to do in this time and place? How will you accomplish what God has called you to do? God has called you and your members to a special task and your spending plan should be the funding needed to accomplish it. People want to be a part of your God-inspired vision. Be sure to clearly communicate the inspiring vision God has called you to do. Help members see how this vision can become a reality with their support. Share your vision clearly and passionately. [Here's why.](#)



9

THINK ABUNDANCE NOT SCARCITY

Many churches suffer from a scarcity mindset operating out of a fear of not having enough. A church with a scarcity mindset will see the limits of their potential while churches with an abundance mindset will see limitless potential. When God inspires a vision, God also provides the resources to fund it. However, it will be up to the church's leadership to share the vision (see #8) and ask for support (see #7).

Some people will argue that people are giving all they can. This is almost never the case. People are more often giving as much as they have been asked to give, as much as they have been inspired to give, and as much as they believe is required of them to give. As the old joke goes, God has given you all you need to accomplish God's vision. However, the money may still be in the pockets of your church members. God's provision is abundant and there is enough. For information on how to overcome a scarcity mentality, look [here](https://horizons.net/methods-to-overcome-a-scarcity-mindset-you-need-to-know/).





Thanks!

10

SAY THANK YOU

Churches should thank church givers whose contributions make their ministry possible. Saying thank you helps create a culture of gratitude and thanksgiving in your church. Demonstrating gratitude by regularly saying thank you forms relationships between the church and the people who provide ministry funding. Financial leaders should receive personal handwritten thank-you notes from the pastor at least once per quarter.

Personal notes enable the pastor to share enthusiasm about the ministries of the church and make personal connections with those who have the capacity and willingness to provide financial leadership. All donors should be thanked whether they contributed money, time, or both. For example, finance or stewardship committee members can send handwritten notes to everyone who made a pledge. Ministry leaders should write notes to all those who supported their areas of ministry. Saying thank you lets donors know their gift made a difference in the life of the church. Here are some ideas for **saying thank you** and expressing **gratitude**.



11

USE DATA TO DRIVE YOUR STRATEGIES

Many churches track data such as average gift or pledge, total giving last year versus this year, and the number of donors year over year. However, most churches don't use this data to develop strategies for appealing to donors. In many cases, individual giving by households is not reviewed resulting in each household receiving the exact same messages. For example, families who are tithing receive the same message as a family who contributes nothing at all.

Similarly, givers who are growing in their giving receive the same communication as those who have steadily decreased their giving. The one-size-fits-all message ends up fitting no one at all. To grow church giving, you must first understand the various profiles of givers in your church. Once you have segmented donors based on their giving patterns, you will be able to craft appeals unique to their circumstances. To learn more about donor segments and unique communication strategies read Horizons' ebook [here](https://horizons.net/giving365-resources/).

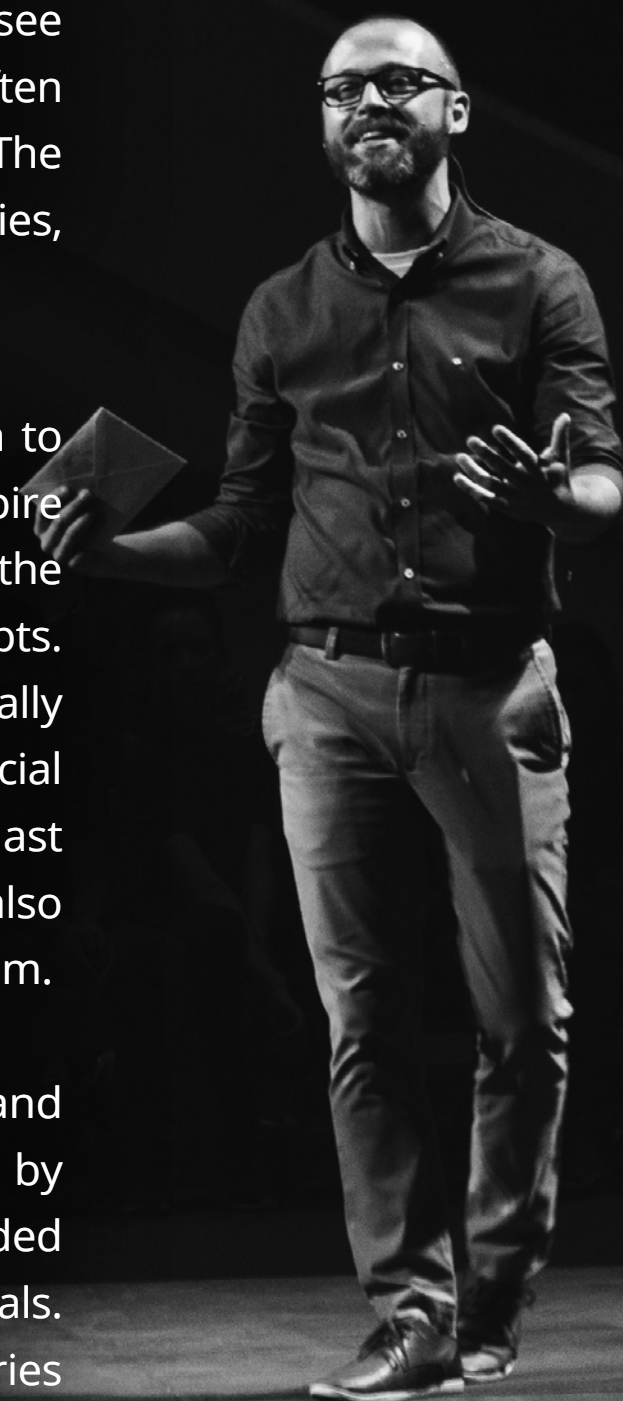
12

CAPTURE PEOPLE'S ATTENTION IN WORSHIP

Typically used in most churches, the bulletin is the only communication tool you can almost guarantee people will see while they are in worship. However, the worship bulletin is often the most underutilized communication tool in the church. The bulletin is a perfect place to talk about ministry opportunities, upcoming projects, and stories of transformation.

However, some churches have chosen to use the bulletin to report receipts and expenses for the year hoping to inspire increased giving. In many cases, the data suggests that the church is running ahead in expenses and behind in receipts. If your church is dividing annual expenses or receipts equally among twelve months, you are misrepresenting your financial position. Sharing budget data pro-rated monthly based on last year is a more accurate representation of your position. It also demonstrates the fiscal responsibility of your financial team.

While reporting accurate information regarding giving and expenses is important, you will create a greater impact by reporting how funds were used. What ministries were funded and benchmarks accomplished relevant to your ministry goals. Sharing the impact you are making through your ministries will help people feel good about giving to your church. Your worship bulletin is an effective tool for sharing stories of life change. Read more [here](https://horizons.net/generosity-improving-bulletin-changes-to-the-bulletin/).





13

ESTABLISH YOUR GENEROSITY LANGUAGE

Whether they are new in faith, or simply new to your church, some of your church members are confused about what your church believes about generosity. They are unclear about how church giving is connected to their discipleship journey—or even if it is connected at all. They may ask questions such as, “How much should I be giving? Does it mean tithing? Does tithing mean 10%? Ten percent of what exactly? What about giving to other causes?” Discovering your church’s stewardship language requires having a conversation around these difficult but important questions.

Creating a common stewardship language requires meaningful (and sometimes challenging) conversations about money. One of the first steps is developing a church stewardship statement to align generosity principles with what your church believes. Drafting your stewardship statement provides the opportunity for deep and important conversations around money and giving. For specifics on how to create your stewardship language and why it’s important, click [here](https://horizons.net/how-to-create-your-stewardship-language-2/).



14

HAVE A CAPITAL CAMPAIGN

It may feel counter-intuitive, but conducting a capital campaign helps increase giving in all areas of ministry. A capital campaign focuses on the current and future vision of the church and what you hope to accomplish. However, one of the most important elements of any capital campaign is the intentional focus on praying for God's guidance for giving. Donors should be asked to prayerfully consider what God is asking of them relative to the church's campaign. Capital campaigns done with a clear and compelling vision and a spiritual focus can revitalize a congregation and inspire an increase in all types of giving. For more information on partnering with Horizons for a capital campaign, click [here](https://horizons.net/launch-a-capital-campaign/).

15

PASTORS KNOW THE GIVING LIST

For some churches, the issue of whether or not the pastor should know who is giving what to the church is a source of conflict. In fact, it is probably the most frequently asked question we hear at Horizons. The answer to the question is vitally important to growing giving at your church. As the spiritual leader of your church, the pastor needs to know where people are on their discipleship paths and giving is a key indicator.



Pastors need to know all kinds of information in order to be helpful to their congregation. For example, in order to provide pastoral care during times of illness or hardship, the pastor needs to know about the issues affecting the family. In the case of giving, pastors need to be able to thank donors who are giving generously and provide counsel to those who do not contribute. Giving is a primary tenet of discipleship and the pastor should know where their people are on the journey.

16

BEGIN WITH GRATITUDE

At Horizons, we define the stewardship journey as grounded in gratitude, revealed in prayer, and lived in faith. It all begins with gratitude! The journey toward a generous life begins with an understanding of who we are as God's beloved and in whose image we are made. People who perceive the vastness of God's blessings in their lives respond out of gratitude and thanksgiving. Generous givers are generous because they are thankful to God. Encouraging an attitude of gratitude will result in more generous giving. For more on gratitude, go [here](#) and [here](#).



17

OFFER A PERSONAL MONEY MANAGEMENT CLASS

Often the reason a third or more of your families make no financial contribution is they are in personal financial chaos. Read more [here](#). People who are struggling with finances may be unable to contribute and feel disconnected from your church as a result. Younger members may be burdened with college debt and unable to give as much as they would like to. The church can help people find their way out of debt and get on stable financial footing while also teaching biblical stewardship principles. Courses offered through companies such as [Crown](#) or [Financial Peace](#) provide effective tools for getting out of debt and finding financial freedom. When the burden of debt is lifted, these families will be able to more fully participate in the giving life of the church and invest in your ministries.



18

TELL STORIES

The impact of telling stories is immense. Generous giving is transformational, but it is often difficult for those who are not on the journey to fathom the worthiness of the destination. In other words, rather than asking members to contribute to a budget, tell them about the life-changing impact of giving generously. Ask some of your most generous givers to talk in worship about their journey of gratitude, prayer, and faith. Invite them to share the challenges they experienced along the way and how they overcame them. Your most generous givers are often the most humble. They realize God is the source of all of life's blessings and their gratitude results in generosity. Telling stories of giving that became a transformational experience will change giving in your church. See more [here](https://horizons.net/powerful-storytelling/).





19

INVITE NEW MEMBERS TO CONTRIBUTE

Generous giving is an important spiritual disciple. Similar to worship attendance, mission service, and prayer, giving to the church is an integral step on the discipleship path. Your new members should be encouraged to participate in all aspects of church life, including generous giving. Just like inviting new members to engage in choir, outreach, or other ministries, they should also be asked to participate in your giving ministry. New members, regardless of what time of year they join, should be invited to make a gift or pledge to the church. Understanding the importance of generous giving and how church funds are impacting peoples' lives through your ministries are key conversation topics for assimilating new members.



20

PROVIDE LOTS OF OPTIONS FOR GIVING

Some of your donors are willing and able to contribute above and beyond their annual giving. While annual giving typically comes from annual salaries, other forms of giving such as special projects, capital, and planned giving often come from other income sources. Many of your donors receive bonuses, investment income, inheritances, or other income. Some of your donors are eager to help fund your special or capital projects, but are never asked. The pastor should have a list of approved projects (at various price points) that are just waiting for financial support.

Many donors prefer to designate their gifts in this way. Keeping in touch with donors who have additional capacity will help you understand their philanthropic priorities and where they may have specific interest. Also, for some, their greatest opportunity to make a major gift is upon their death. If you don't already have a planned giving program in place, you are missing out and denying your donors an opportunity to provide a meaningful gift to the church upon their death. Many denominational foundations offer guidance and tools for launching a successful planned giving program. For more on engaging donors with options beyond annual giving, look [here](#) and [here](#).





21

MAKE PRAYER THE FOUNDATION OF EVERYTHING

Churches that wrap their efforts in prayer are more successful in growing giving (and in other areas as well). It makes sense that we should be asked to consult the Giver prior to returning a portion of God's blessings to the church. Rather than suggesting how much donors should contribute, encourage them to consult God through prayer. In many cases, God will convey a higher number than we had in mind. In such cases, God also frequently provides a plan through which to achieve it. God's inspiration is an important element of the stewardship journey. Encourage people to pray, "God, what do you want to do through me?" Listening for God's response is a key step on the journey of generosity.



22

PROMOTE GIVING THROUGH WILLS AND IRAS

Gifts received through wills or estates and IRA/401Ks are often among the largest gifts received. Frequently lifelong contributing church members die and leave nothing from their estate to the church. This is mostly because churches are not prepared to receive the gift or they never ask. Be sure you have a robust planned giving program that is promoted regularly. People who have provided lifelong financial support for your ministries often wish to do the same upon their death, but need to know if and how it is possible to do so. [Click here](https://horizons.net/encourage-planned-giving/) for more information about how Horizons can assist you with planned giving.

23

KEEP UP-TO-DATE ON TAX LAW CHANGES

Be aware of how the tax laws may impact your giving. Tax relief is very low on the list of why donors say they give to a church or charity. However, recent changes to the tax laws may change how some of your donors choose to give. For example, changes in the standard deduction may inspire donors to give on an every-other-year basis combining two years of giving into one.



If the church is unaware of the tax law changes and assumes the increased giving will be received annually, you may over-forecast income. Donor-advised funds (DAFs) might also be a strategy donors use to bunch their giving and obtain the maximum charitable tax deduction. Stock gifts and contributions from IRAs may become more frequent as donors determine their most effective charitable giving strategy. Understanding how the changes to the tax laws impact donor behavior will enable you to more accurately predict income and speak more knowledgeably to your donors. More on the changes to the tax laws [here](https://horizons.net/how-to-increase-your-churchs-giving-in-spite-of-the-new-tax-law/).



24

DEVELOP A FINANCIAL LEADERS' MINISTRY

Time and again, church leaders will be shocked when a church member leaves a substantial bequest to the local college or hospital and nothing to the church. There are likely many reasons for this, but among them is the lack of attention paid to donors who have the capacity to make gifts that may transform the church. Nonprofits often do a better job of building relationships with financial leaders, and often end up receiving the bequest. Financial leaders have been abundantly blessed with financial resources and often want to do significant things with them. Understanding the mindset of your financial leaders and learning what projects appeal to them will often result in increased giving. Developing a financial leaders ministry is an important step in funding your important ministry objectives. Check out [this webinar](#) for more information.



25

DO MORE NOT LESS

How you communicate your spending plans makes a significant difference in your congregation's willingness to increase giving. For example, some churches communicate that the church is hunkering down to weather some sort of economic downturn. A message of tightened belts and decreased spending will likely discourage giving, not encourage it. Donors want to support transformational ministry. Your givers want to learn what God's vision is for the church, where the church is going in the future and, most importantly, how they can be a part of its success. For more on ways churches accidentally reduce church giving, go [here](https://horizons.net/top-5-reduce-giving/).

giving365

Your Indispensable Guide to Growing Giving in Your Church

To access all of the linked material included, as well as future advice and best practices, register for **Giving365**, Horizons' free subscription with tools and tips for growing giving in every church.

[CLICK HERE](#)



ABOUT THE AUTHOR

Kristine Miller, CFRE, is a Partner and Senior Vice President with Horizons Stewardship (www.horizons.net), a consulting firm whose mission is to inspire generosity and grow disciples. She can be reached at kmiller@horizons.net.

