# If you're thinking of church donor stewardship as one person's job, you're missing the best opportunity to position your program for growth.

Churches who rely too heavily on the pastor, key staff - or on one major donor - to sustain their program are at risk. Building a strong stewardship model and culture of giving in your church requires engaging a wide array of your members. In this article, we'll explore key strategies that will establish a broad, thriving stewardship culture amongst your congregation.

We'll begin with transparency. One of the biggest disconnects we see in our work with churches and ministries is the lack of member knowledge about finances. Donor transparency is a critical piece of the trust-building in any stewardship relationship.

What do we mean by donor transparency? Clearly, it's always being up front and honest about the status of your ministries, programs and changes in the church. But it also requires educating your members about how their gifts are used and how the church's fiscal decisions are made.

In our churches, givers should have a clear understanding of the budget and the church's financial needs and obligations. Transparently educating our congregants about these realities helps individual donors understand the impact of their tithes and gifts. But this will take intentional effort as it's not part of many churches' normal communications and congregational rhythms.

# So how do we best educate our members about church finances and the importance of their support?

## Narrative budget dashboard.

Build a narrative version of your church's budget. This is a high-level look at your budget areas with key graphics or narrative text that describes the investment in each area along with planned and actual revenue/expenses. It should be easy to understand and easy on the eyes – less a spreadsheet and more of a dashboard format. Many organizations then update this narrative dashboard each quarter to share the updated financial position with their donors.

## Dollar handles.

Take time to break down some aspects of your budget into actual dollar "handles" for your donors - this allows them to grab onto how a gift at each donor level impacts various needs. For example, how many donors giving \$150 a month does it take to fund your utilities? Your IT budget? Your youth director salary? Tangible examples in the narrative budget educates your donors on how they make a difference.

# Ongoing communication and education.

We've seen churches provide a weekly "last week's giving" report in their Sunday bulletins with the offering total from the prior week. While this is transparent, it doesn't really paint a true picture of the church's financial position or the ongoing needs. It could also serve to provide a misleading picture if congregants are only seeing a week-by-week giving total.

Instead (or in addition), look for ways to communicate the narrative dashboard version of your operating and capital budget in various ways throughout the year. Educating your donors about what it actually costs to operate your building, infrastructure and ministries will help them envision their impact. It also opens the door to increased giving as they discover how they can best help in their area of passion.

With a commitment of transparency, you can intentionally educate donors about the impact of their giving. This means finding effective ways to communicate expenses and revenues in layman's terms so each member understands how the church uses its financial resources. Here are some key tools in giving your members "the basics." Provide these basics across your calendar and your ministry. Don't wait until your annual stewardship pledge campaign to start educating donors about the importance of their gifts.

# Donor giving basics.

Be sure your members know the various ways they can support your church. Many organizations develop a small printed card (and a version for their website) that describes the various ways to give. We encourage ministries to provide a secure online recurring giving platform and educate donors on the benefits of an automatic recurring gift. This method of giving is typically easier for the donor and it provides the ability for the church to better plan.

Some congregations also carve out time each year to invite in someone from their denominational or faith-based foundation to speak to members about how the church's investments are managed (if applicable). They also are often able to speak to other ways of creative giving that members can consider to support the church. Planned gifts – donations to the church through estates and bequests – can be transformative for congregations. We've seen many ministries build a sustaining endowment through investing the estate gifts of their donors.

## FAQS.

It's helpful to develop a set of frequently asked questions about stewardship in your church. You can use versions of this on your website, in printed materials and in other donor communications. Take the top 8-10 questions you get some members about giving, church finances and your budget and provide those answers in a concise way. Review and revise them annually. This reinforces transparency and helps with ongoing member education.

# Onboarding.

Take a close look at your new member materials and tailor a version of your financial education (narrative budget) and the donor giving basics to your new/ prospective members. New members shouldn't have to wait months to hear how the church plans and manages its tithes and giving, so make that part of onboarding. This approach will result in more excited and committed new donors.

As you do a close review of your onboarding for new members through the lens of stewardship, these are other components you might consider:

# Theological underpinning of giving.

For those early in their faith journey, the Biblical teachings about generosity may be new. Remember to help those new to your church and their faith explore and understand where God may be calling them to give of their time and their treasure. Many who are new to their faith will have concrete questions about tithing and expectations, so be prepared to provide that guidance.

Don't take for granted any new members' understanding of the role of the congregants in funding the ministries of the church. Especially for those in a denomination, there can be many misunderstandings about how the local church is funded. Ensure you're addressing this in your onboarding of new members along with scriptural guidance on how to prayerfully make a commitment.

# Donor giving basics, your narrative budget and financial/investment summary.

We've addressed these in the prior entries in this series. It's especially important to tailor these for your new member onboarding. In addition, we'd recommend considering these components:

#### Donor pyramid.

A graphic illustration of your member giving can help new givers understand how their monthly giving or annual pledge fits into the overall support for the church and its ministries. We often see ministries stratify their donor base to show the number of givers at each commitment level. For example, the base of the graphic pyramid might be labeled "Up to \$1,200 annually (up to \$25 weekly commitment) | 80 members" then the next "\$1,200-2,600 annually (\$25-50 weekly commitment) | 45 members" and so forth. The top of the pyramid will illustrate the uppermost giving level in your congregation and how many members are supporting at that amount.

#### Capital project history.

Provide new members information on your most recent capital campaign and its outcomes. If you're in the midst of a campaign, this onboarding of new members becomes even more critical. You're educating them about the annual operating finances of the church along with the capital project. Pay special attention to clarifying the difference between a commitment to the annual stewardship campaign versus the over-and-above stretch gift to a special campaign. New members – especially those new to the church in general – may be tempted to shift their annual giving to a campaign without an understanding of the church budget.

Education and transparency with your members will lead to a trust-filled stewardship program, filled with givers who are excited about the impact they are making for your ministry. A culture of giving in your church is built and sustained by excited and educated members: Givers who know how the church's mission is funded and are passionate about how their gifts advance the Kingdom.



How do we best build and sustain a healthy and celebratory culture of giving in our church? Here are some tactics:

# Messaging.

Worship services and church events can help members make the connection between ministry and giving. As you announce upcoming opportunities or showcase ministries, highlight the donors and giving that makes them possible. For example, suppose a member of your church purchased a new and better microphone and monitor for your worship band. "Thank you to our musicians for leading us in worship...and this morning we're also grateful for the generous gift from one of our members of new sound equipment – you can hear the difference!" Or you may want to share how many donors it takes to sustain the music ministry each year. "Thanks to all of our givers and tithers – one of our ministries you support is this incredible worship team and their music. Did you know it takes 25 donors giving \$500 a year to support our musicians, instruments and music equipment?"

# Celebrating.

While we always recommend hosting donor thank you events and ensuring you are stewarding donors through communications, celebrating their impact should happen year-round. Assess your ministry communications and your ongoing church events for opportunities to thank donors and to share their direct impact.

Celebrating can also look like a program or ministry spotlight with a specific donor breakdown like the example above...plus a thank you to all whose general offerings make those programs possible. Telling and celebrating the impact of donors can be a little easier when you can share people's stories. Celebrate those but remember to share the stories that are harder to tell: how your givers make your building, website, computers, parking lots, vehicles (and so on) possible.

The weekly church women's luncheon perhaps takes place on a day that's unseasonably cold, but the church HVAC is working overtime so the fellowship hall is warm when guests arrive with their potluck dishes in hand. The pastor or leader opens with prayer and then mentions the cold snap and expresses gratitude for the warm room to meet. "Did you know it takes 50 givers providing \$400 a year to keep our building warm in the winter and cool in the summer? It takes many of us at all levels giving faithfully and sacrificially to make the church's ministries possible, and that includes our building."

# Finally, remember your church's stewardship program is a team effort.

Arm and equip your givers with as much information as possible to help them connect their gifts with your church's missional impact.

Educate them about how their investments are used. Recognize their impact. And make your members an integral part of your culture - one of celebratory giving, recognizing how God is moving in your congregation and among your ministry programs.





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