

# Increasing Offertory

Ignite giving out of  
*gratitude*

# *dream* about your ministry

## **"All we do is talk about money!"**

This comment is all too common in our churches. The findings in the ACST American Beliefs Study echo the sentiment. "Religion is too focused on money" is one of the top three reasons people say they are thinking about leaving or have already stopped participating in church. And in many cases offertory is flat or declining.

That decline happens slowly, almost imperceptibly. As weekly and monthly offertories plateau, church leaders focus on budget. And with less income they stop dreaming about what is possible.

## **This trend fosters an attitude of maintenance and a culture of poverty.**

There is little to inspire parishioners beyond a sense of duty and obligation. If giving decreases and ministries are scaled back the culture is reinforced. It can be very difficult to break the spiral.



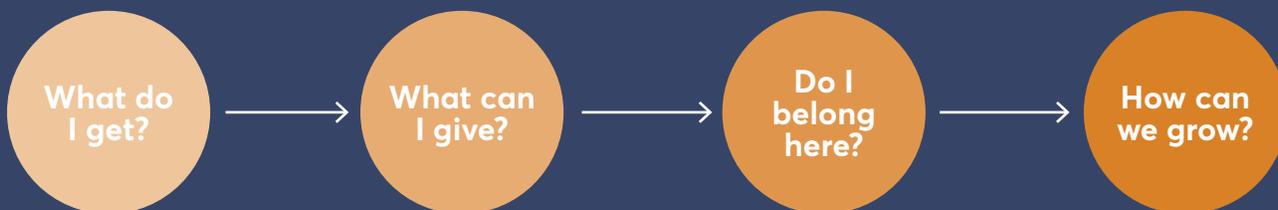
Religion is  
too focused  
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*One of the top 3 reasons people have  
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*(ACST American Beliefs Study)*

The Gallup Member Engagement survey (ME25™) is based on research about member engagement in churches.

There is a "hierarchy" of increasing levels of engagement corresponding to the sense of belonging, mission and direction of the church:



## There are many reasons a church may experience a decline in offertory.

Some of them are self-inflicted. When our leaders stop dreaming, and our ministries do not help us to grow in faith and serve our community, any discussion about giving becomes a tactical request for a church need. We have no dream. The church is not helping us to grow nor do we have a vision for what might be possible.

### It doesn't have to happen.

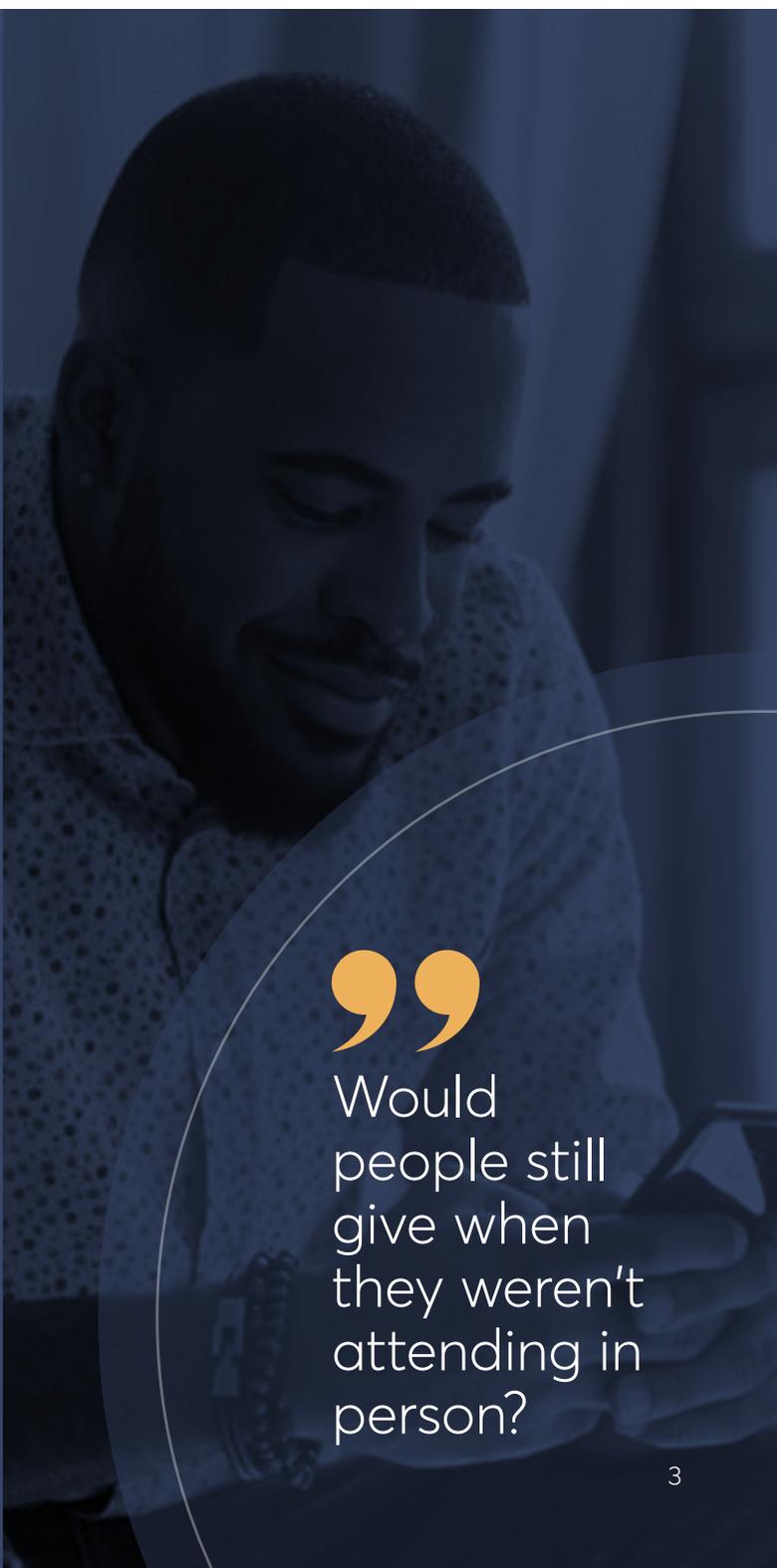
With clear focus and inspiring stories, it's possible to return to financial health and abundance.

## The good (and not-so-good) news about post-pandemic giving

It's been the best of times and the worst of times for U.S. churches. Faith communities have had unprecedented opportunities to be the hands and feet of Jesus in their neighborhoods. Leaders found ways to open the church to provide people a safe place to pray, even when they were not celebrating Mass. They provided food and clothing as needs climbed in the early days of the pandemic. In some cases, pastors led processions through town to inspire people and remind them to place their trust in Jesus. Pastors and leaders called members to pray together. Some parishioners went door-to-door meeting needs when their community couldn't come to them.

**Through these efforts people gratefully responded and giving kept up with the increased need.**

At the beginning of the pandemic, many had wondered how giving would be impacted by the shuttering of churches nationwide. Would people still give when they weren't attending in person?

A photograph of a man with a beard and mustache, wearing a patterned shirt, looking down at a smartphone in his hands. The image is overlaid with a dark blue semi-transparent circle containing a quote.

”

Would people still give when they weren't attending in person?

# The answer was yes.



According to a recent study\* from ACST & Villanova University, per-person giving in Catholic churches grew by 24% in the first year of the pandemic (\$1,295 to \$1,603).



When needs became evident, Catholics stepped up to help. Nationwide, giving is up 9% in comparison to 2018 levels.

## But that same study illustrated concerns that highlight problems on the horizon.

While overall giving is up, the study showed that 16% fewer people are giving to their parish. A separate analysis of ACST data confirms that those who are giving are also aging. The majority of dollar amount comes from people who are 65 years or older.



Then, add in the inflationary pressures upon today's churches. Despite any growth in giving, today's parishes have 11 percent less spending power than in 2019.

The numbers are even more concerning outside of the Catholic Church. According to ACST data from 9700 churches across denominations, there was no increase in giving. Overall contributions are down by 24 percent since 2019.



## So, what does all that mean?

Today, churches have fewer resources available to invest in work that benefits their mission, both inside and outside of their faith communities. Or, if you are one of the parishes that has sustained or increased giving, the data indicates that you cannot depend on it long term without other action. That's not just a problem for churches but for the communities they serve.

\*COVID-19 Impact on U.S. Catholic Parish Giving, published February 1, 2023, ACS Technologies & Villanova University Center for Church Management, Villanova School of Business

# Why *giving* declines

**You can't pin the decline of church giving to a single factor.**

And frankly, many of the factors are out of your church's control. For example, your church couldn't have avoided many of the financial pitfalls of COVID-19. You have no control over inflation, either. To some degree, you can't control the loss of giving when attendance falls.

**But there are reasons for giving declines that we can control — factors that go beyond attendance drops and market forces. Here are some of the most important:**

## Factor #1

**We're not  
teaching  
people about  
generosity  
& stewardship.**

Too often churches shy away from talking about money because they don't want to appear like they have their hands out. When we do talk about money it is typically a request to support a need, which is compounded if it's an emergency such as a failed roof. That's understandable in our culture, but that's not the right way to think about money. Offertory giving should be our expression of faith, responding in gratitude for all we have been given. Capital campaign giving and requests for specific needs have their place but are a point in time for a specific purpose. Financial giving is an expression of our commitment to be disciples of Christ.

**Jesus himself tells us in Luke 12:34: "For where your treasure is, there your heart will be also." (NKJV)**

We're not  
explaining  
our vision.

People give to vision and impact, not need. Sounds like a cliché, huh? That's because it's true — 100% of the time. In their cross-denominational research study *Unleashing Catholic Generosity*, Smith and Starks conclude:

*"When, instead, parishioners **understand themselves to be a part of the planning and vision for their parish**, and when they become excited about all of the good things that donated money can accomplish, this empowers them and engenders a sense of ownership, all of which leads to more generous giving. Our research suggests parish leaders will benefit from the development of collaborative parish cultures in which service and mission inspire a vision of opportunities for charitable giving that can dramatically improve the Church, change people's lives, and transform our world."*

That's particularly important for giving to your weekly offering. Your weekly undesignated offering isn't about a new building. It's not about the ministry you're supporting in another country. It's about accomplishing the regular, ongoing ministry of your church. The more you demonstrate how their gifts help change lives through your ministries, the more people will give.

**Like it or not, you need to have a compelling story for people to support. That starts with clearly communicating your vision.**

## Factor #3

We've  
de-prioritized  
weekly giving.

Your church likely asks your congregants to give for a wide variety of church efforts. Maybe you have recently had a capital campaign or an important missions offering.

**Those are both critical reasons for people to give, but your mission suffers when other giving options outshine your weekly tithes and offering.**

## Factor #4

We don't  
have a  
long-term  
plan for  
giving.

Too often we try to fix giving issues in our churches by simply tweaking a symptom of the problem. We preach a sermon on stewardship. We take a special offering. But we stop short of telling the story of the impact on people. We do not ask people to share their story at Mass. With no communication about impact on people's lives, your weekly offering may grow for a short time but is not sustainable.

**You can dramatically change culture long term with regular communication of your dreams for your ministry and your progress toward the dream through how you help your parishioners and your community.**

# You need a (generosity) *plan*

A generosity plan is an important part of growing a church's weekly offering. Too often in church life we relegate planning to the back burner because we mistakenly believe spontaneity is holier. Proverbs 21:5 tells us otherwise: *"The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."* (NKJV)

A generosity plan is simply a long-term strategy to change the culture of your church to one that is more generous.

But whether you're  
a church or a  
denominational  
entity trying to help  
churches, keep the  
following cautions  
in mind before you  
move forward:

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The plans of the diligent lead surely to plenty,  
But those of everyone who is hasty, surely to poverty.

Proverbs 21:5 (NKJV)

## Caution #1:

# Don't go generic.

We've all seen the cookie-cutter church resources that promise to grow any church's weekly offering. They often include a few great tools that are accessible to most churches. A few decades ago, a single denominational or diocesan stewardship plan could work for a wide variety of churches. But those days are clearly over. Churches of different sizes, different locations and different strategies need different plans to inspire generosity.

**Here are a few ideas to help you develop a unique generosity plan in your context:**

## Personalize

Spend time  
getting to  
know your  
congregation.

One of the reasons it's so important to tailor-make your generosity plan is that the reasons behind a decline in giving aren't the same in every context. Sometimes a specific community gets hit by job loss in an unusual way, such as what happens when a major employer closes. Other times, it has more to do with an aging population who now live on a fixed income and have less money to give. Or maybe the church has been particularly effective in reaching people without a church background. All these new people likely haven't learned to give to your weekly offering.

You need to have a clear understanding of who your congregants are so you can compose a generosity plan that fits your context. This was easier a generation or two ago when churches saw congregants multiple times a week. Today, you may not see your most committed parishioners but three times a month or even once monthly. People commute to both work and school. It'll take a little work to understand where people are coming from. It's worth that work though.

**Here are a few things church leaders can do:**

- 1. Ask questions and listen carefully to the answers.**  
Where are people's hearts? What inspires them about the parish? How has the church helped them? When you find yourself in a conversation with a parishioner, casually ask the questions.

## Caution #1: Don't go generic *continued*

### Personalize *continued*

- 2. Host a few focus groups.** This is often how businesses get qualitative information about its customers. Don't call it a focus group. Gather some people from a cross-section of your church to talk about their dreams for ministry.
- 3. Dig into the information within your Church Management System.** You're already (likely) sitting on a load of information within your church database. Dive into questions about where your members live and look at giving history.
- 4. Call or visit the members who have stopped attending or stopped giving.** Remind them they are part of the church community and offer to pray for them.

By the way, your generosity plan isn't just about knowing those already in your church. You also need a distinct understanding of the people who one day will be a part of your congregation. You need to understand the people you're trying to reach.



You need to understand the people you're trying to reach.

## Caution #1: Don't go generic *continued*

### Be strategic

Build a plan  
with your  
purpose,  
vision &  
values in  
clear view.

Your core strategic planning documents shouldn't simply be filling a cabinet in your church library. They need to be at the center of your future plans — including how you're stewarding generosity. Those pieces are part of what makes your church unique.

So, look at them, particularly your documented church values, and make sure your plan coincides with it. Ask tough questions of your church. For example, if you have a stated value of authenticity, it's particularly important that your process for developing a generosity plan is open to all. If compassion is a highly esteemed value in your church, make sure that's part of the process of communicating opportunities for generosity in your church.

**If it has been a long time since you've updated your church's core strategic planning documents, now is the time to do it.**

### Engage

Leverage  
your typical  
communications  
& discipleship  
pathways.

Use your communications tools to reinforce the story of your dreams. Make your stories personal. And, where possible, have families do lay-witness talks at Mass.

**Use the systems to reach everyone regularly and inspire them into deeper engagement with your church community.**

## Caution #2:

# Don't focus on need.

Sounds counter-intuitive, huh? But this is critical. Yes, you'll need money for effective ministry, but churches aren't fundraisers. They are disciple makers. That's a completely different calling. We're not trying to help people give more. We're teaching them to love better, to care for others more generously.

You can increase your weekly giving for a few weeks with a fundraiser. Maybe you even had a great year of giving. But you can't develop more generous Jesus-followers when you just ask people to give to a need.

**So how will your weekly offerings grow without being hyper-focused on giving money?**

## Stewardship

Teach people  
why they  
should give.

The Bible and your tradition have deeply rooted beliefs about stewardship. Don't assume people know this. Catholic leaders can refer to the pastoral letter on stewardship by the U.S. Conference of Catholic Bishops, *Stewardship: A Disciple's Response*, for guidance. The Methodist Church published *Guidelines Stewardship: Raise Up Generous Disciples*. Other denominations offer their description of how money follows mission. We live in an increasingly secular world. Many of the people sitting in your pews have not contemplated the challenging concept of "what do I own and what owns me?"

**Teach them what they need to know about stewardship.**

## Caution #2: Don't focus on need *continued*

### Purpose

Share  
your vision  
consistently.

You saw this statement earlier in this guide, but it can't be said enough. *People give to vision, not to meet needs.* Your vision — assuming you're really all in on it — is a compelling case for why people should invest in what you're doing. You're not asking people to give.

**You're giving people a unique opportunity to be a part of something truly special.**

### Discipleship

Give people a  
way to give their  
time & talents  
(and connect it to  
generosity).

Building a culture of generosity means people are generous with their time, talents, and treasures. Remind your members that each of them has unique gifts, and there is a role for them to participate in the church beyond attending Mass. Show people the impact they can make when they give their time and talents to kingdom causes. Describe that work as generosity (because it is!).

**At its core, kingdom generosity is about placing the priority of God's work over the priority of your own interests. Over time, this builds a culture of generosity in a church.**

## Caution #2: Don't focus on need *continued*

### Impact

Regularly connect the dots between the work of your church & the generosity that makes it happen.

You know that the ministry in your church wouldn't happen if people didn't make sacrifices to give each and every week. What is the impact of your ministry? You'd be surprised how many people sitting in your pews don't get this.

What does this look like practically? Something like this. Say a ministry in your church regularly feeds the homeless in your community. Hopefully, you're already telling your congregation about this great work. Instead of just describing what happened, tell the congregation: "We were able to feed the homeless in our community because you give. Thank you!"

### Caution #3:

## Don't do it alone.

It doesn't matter how big or small your church is. Igniting generosity shouldn't be a solo effort.

### Here's why:

### Perspective

You need an outside set of eyes on your plan.

Groupthink is the enemy of any kind of strategic planning. It's easy for a team of people from a similar community, stage of life, and background to think alike. Outside support helps you guard against this.

## Caution #3: Don't do it alone *continued*

### Knowledge

**You want  
expertise.**

You likely didn't get much training in your background dealing with increasing a weekly offering. That's okay. Your background has prepared you for a specific role in what God is doing in the world. The good news is that God has especially equipped certain people with a background and training to help churches like yours get the resources they need. Leverage that expertise.

### Focus

**You don't have  
the time.**

Think about your schedule right now. You and your team likely don't have big chunks of time to spend on building a plan to grow your weekly offering.

### Outcome

**You need  
accountability.**

Let's face it. It's easy to start a new initiative like creating a generosity plan. It's much harder to complete it. You don't know what tomorrow holds. A key leader (like you!) may move. A crisis may strike. This is too important to drop when something else comes up. Getting outside support will help ensure you don't.

# The ACS Technologies + Greater Mission *solution*

Greater Mission has created an offering called **Amen Generosity** to help churches like yours increase faithful giving. We know how important it is to get experienced outside help, so ACS Technologies has partnered with Greater Mission in support of this transformational offering.



Amen Generosity is a unique process that helps your members reflect on God's generosity and say "Amen" through their grateful response.



Change the conversation about giving in your church.

# Here's what Amen Generosity can *help* provide.



## Custom plan for your church

No need for cookie-cutter approaches. We help you create a plan that works in your context.



## Multi-year support

We engage you in a long-term commitment to inspire generous giving in your church.



## Dedicated support team

Your team will know you and your ministry. They'll be true partners in your effort to increase your offertory.



## Experienced consultants

Our consultants have decades of experience helping churches grow generosity. Their experience crosses denominations and ministry philosophy lines. Our consultants will train and guide you.



## Mission-infused approach

We focus on restoring a sense of gratitude and generosity among your congregation so that you're not just seeing a short-term growth in giving but a transformation in the culture of the church. We want to see your church have the resources it needs to embrace its God-given mission in your community and around the world.



## Weekly giving focus

While many other giving consultants focus on special offerings or capital improvements, we uniquely help with your weekly offering, which is 90 percent of the operating income for churches that employ our process.

**Plus, a partnership with Amen Generosity is risk-free with a zero-net outlay guarantee.**

For more information, visit:

[acstechnologies.com/services/expertise/consulting/increasing-stewardship](https://acstechnologies.com/services/expertise/consulting/increasing-stewardship)

# Choosing the Right Ministry Partner

## **The know-how you need from experts you trust.**

ACS Technologies is the original pioneer of Church Management Software (ChMS). We are firmly dedicated to serving local churches all over North America by providing the best-in-class ministry software and service solutions that help you fulfill Christ's mission for your church.

## **Tools and support to strengthen churches.**

We build great software, but we don't stop there. We have a "service-first" approach that truly sets us apart. With hundreds of dedicated support and consulting personnel, your staff can reach our team 24/7. We're in your corner to help you with the ministry challenges you face every day.

## **Ideas and solutions powered by integrity.**

Integrity is real for us, and it means consistently being faithful stewards by doing the right thing for church success. We have earned the trust of pastors, church staff, congregants, our employees, and colleagues for over 40 years.

## **A plan to meet your needs and move your ministry.**

We're not just interested in satisfied customers. We see ourselves as your real ministry partner and will work with you to make disciples that will last for an eternity. We're excited to talk about your goals, create a plan together, and set you up with the software, service, and resources you need.

## **We believe in YOU!**

ACS Technologies believes in the local church. Over 75% of our team has experience serving in their local churches. We know firsthand that serving the church means serving people, and we take seriously our commitment to helping ministries like yours achieve their God-given mandate — to make disciples in their communities, states, and across the world.

## Let's Talk

We know the challenges of switching or implementing new technology and how that can be intimidating. But we also know the unbelievable changes that have happened within churches that have partnered with us for their ministry needs. Let's connect and see how we can assist you in the greatest thing you do — grow God's Kingdom.



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