

NURTURING GENEROSITY

Helping Members Take Their
Next Step in Biblical Stewardship



WHY EVERY CHURCH NEEDS A GIVING PATHWAY

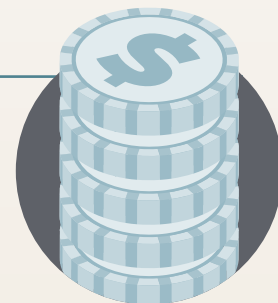


It has never been easy for church leaders to talk about money. But any church that takes the New Testament seriously must help people learn to become more generous. About 25 percent of Jesus' teachings in the Gospels relate to money. Learning to follow Jesus means learning to follow what he says about giving.

But we also must realize that the people in our churches are not coming from the same place when it comes to giving. In any congregation, there are people who have been in church all their lives and fully understand and are applying the Bible's teaching on generosity. Others are new to the church. Most people are somewhere in between.

Learning to communicate with your congregation where they are on their giving journey is critical. That's what this guide is all about. In this guide, you'll learn about the five stages of generosity within the church and how to encourage each to take their next step toward becoming more faithful stewards. You'll also learn how to leverage technology and church culture to help you move people through this pathway.

NON-GIVER



WHO ARE THEY?

Non-givers are people who attend your church but don't give. Of all the groups this guide will describe, they are the most varied—and the ones you'll have the most difficult time engaging.

But before we get into who non-givers are, let's be clear who they are not. We are not describing non-attendees. Many non-givers may not attend regularly, but these non-givers are still in your midst at times during the year. They worship with you. They serve with you. Yet they do not contribute financially to the ministry of the church.

Because these people don't give, it will be hard for your church to have much in the way of hard internal data on them. But we do have at least one piece of data to pull from nationally. We know that if your church is typical, 37 percent of your regular attendees do not give ([according to nonprofitsource.com](https://www.nonprofitsource.com)).

It's safe to suggest that 37 percent comes from an array of groups within your congregation. You may have leaders from your church who don't give. You likely have people who aren't giving but are serving quite regularly within your congregation. It's also likely non-givers come from a variety of socio-economic and cultural backgrounds.

WHY AREN'T THEY GIVING

People don't give for many reasons, but most fit into five buckets.

- **They don't understand what the Bible teaches about generosity.** The Bible's teachings on giving and generosity are counter-cultural. Many people genuinely don't know what scripture teaches on the topic.
- **They don't realize there are needs.** They may hear every week what God is doing through your church, but they won't connect the generosity of God's people to the work of the church unless someone helps tie the two together.
- **They aren't convinced you'll steward their money well.** People have lots of different ways they can invest their money. Many surveys show that trust in the church as an institution has dropped in recent years. The church no longer gets the benefit of doubt.
- **They are drowning in debt.** As of December 2022, the average American owed close \$8,000 in credit card debt (according lendingtree.com). Add in all forms of debt (including auto and mortgage) and that average is more than \$100,000. While sometimes people will still give while in debt, clearly it will impact their decision to do so.
- **They have no income to give.** It doesn't matter if a person is committed to proportional giving, if they have no income to give. (Ten % of zero is still zero.) Depending upon the state of the economy and your location, unemployment (and underemployment) can radically impact giving levels.

HELPING THEM TAKE THEIR NEXT STEP

Because non-givers are such a diverse group, you'll need a multi-faceted approach to helping them learn to give. Here are a few starting points.

- **Consistently teach about the biblical priority of generosity.** The Bible has much to say about managing money and generosity. Make sure you're regularly teaching on the topic in weekend worship services and small-group experiences.
 - **Make it simple for them to give.** You can no longer count on people having cash or checks with them during worship services. Give clear instructions for how people can give digitally during the worship services. Allow people to give online when they're making other household transactions throughout the week.
 - **Practice transparency.** Regardless of your church polity, ensure everyone has an opportunity to see your budget and expenditures. Leave no room for people to see your church as bad stewards. Consider getting someone from outside your church to regularly audit your finances and let people know you do this.
 - **Provide money-management training.** Many people did not grow up receiving sound financial guidance. Short-term classes on basic money skills can help people learn to retire debt and build the kind of financial health that is usually the prerequisite for faithful giving.
 - **Offer assistance for the unemployed.** Whether your church has the resources to offer this or not, make sure people in your congregation know of any options they have when they find themselves unemployed. If you have people in your church involved in human resources, strongly consider creating a ministry for the unemployed.
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OCCASIONAL GIVER



WHO ARE THEY?

The first time people give to your church, they become occasional givers. They stay in that category until they begin to give for four consecutive weeks (or months, depending upon their giving pattern.) Again, these givers are a broad group of people throughout your ministry. It's likely this group of givers represents the largest share of your congregation. Because they've given at least once, you know some basics about them you might not know about non-givers. For example, you know their names and maybe their physical address and email address, depending upon the giving method they used. (You may have a few cash givers for whom you don't even have a name, but that number is likely dwindling.)

One of the most important questions you can answer about your occasional givers is when they give. That will often tell you something about why they give. For example, you may have donors who give only at the end of the year (which could either relate to taxes or the holiday season). You may have other givers who give once a year as a way to commemorate a loved one or a life event.

WHY THEY GIVE

Often emotions motivate occasional givers. For example, they listen to or read an appeal from the church to participate in a special offering and feel a sense of duty to participate. They hear a sermon about giving and feel guilty, so they put a few dollars in the offering plate. Other times they get excited about a certain ministry in the church and want to help support it.

But emotions alone likely won't turn someone from an occasional giver to a regular giver. Emotions fade from week to week.

HELPING THEM TAKE THEIR NEXT STEP

Of all the steps described in this guide, turning occasional givers into regular givers may be the most important. Regular givers are the backbone of your generosity plan. Here are a few strategies to help people take this important step.

- **Tie God's work through your church to the generosity of God's people.** Whether you're sharing a report on youth camp or a new ministry at your church, or any other example of God's work through your church, remind people that it's the regular gifts of God's people that make it happen. Do this in all of your communications vehicles—from your weekend sermons to your bulletin.
- **Work financial stewardship into your church's broader discipleship plan.** Giving is a part of discipleship. Make sure as you're teaching people to read their Bibles, pray, and serve, that you're consistently teaching the priority of giving.
- **Make it easy for people to set up recurring giving.** Recurring giving is the "secret sauce" of regular giving. Spend time making sure it's easy for a relatively new person to your church to set this up. Show people how to use it. Every time you mention giving, tell your congregation that they can make the process easier by signing up for recurring giving on your church's website or (better yet) in your mobile app.

- **Highlight stories in your church of people giving consistently and seeing God at work through their generosity.** Your congregants need to see that the people sitting next to them in worship and serving with them throughout the week are living out the biblical stewardship principles. Share these stories as part of sermons and/or on any digital communications you deploy on stewardship.
- **Say “thank you.”** Those two words are important for every stage in a generosity pathway, but it’s particularly important for occasional givers. Establish a routine of writing hand-written notes to all first-time givers. Include in the note a description of some of the ways giving impacts the church, community, and global ministries. Establish a regular rhythm of expressing gratitude to all of your givers. If possible, do it on a quarterly basis. If you regularly have a large number of first-time givers, split this activity up so that one person doesn’t become a bottleneck.



REGULAR GIVER

WHO ARE THEY?

Regular givers donate to the church on a regular basis, at least once a month. They either give regularly through a long-held commitment they’ve made or because technology has made it easier through recurring giving. They may miss a week (or month) every once in a while, but their regularity means they likely give 90% of the time.

Regular givers, no matter how much they give, are the backbone of a church’s stewardship plan. Their consistency means that a church can depend and budget for their giving. While you should have a plan to help everyone take their next stewardship step, your emphasis needs to be on these regular givers.

It’s important to remember that this group likely includes your Sunday School teachers, your small group leaders, and your ministry leaders.

WHY THEY GIVE

Regular givers donate because they’ve learned the importance of generosity, either through church participation, their family, or an important mentor. They still have the same emotional responses to appeals to give, but they base their giving on a commitment to faithful generosity.

For regular givers, generosity is habitual. Sometimes that habit has become so ingrained they rarely think about their gifts any more.

HELPING THEM TAKE THEIR NEXT STEP

You’ll use many of the same strategies you used with occasional givers to help regular givers take their next steps—with one really important addition. Teach them what the Bible says specifically about proportional giving. Of course, that includes teaching tithing, but there are other Bible passages that relate to proportional giving. (For example, the story of the widow’s mite in Mark’s Gospel describes someone going above and beyond their typical proportion.)

Also, taking this step to become a proportional giver requires good biblical stewardship. While classes that help people create and live on a budget are good for any stage of this journey, they are particularly important here.



PROPORTIONAL GIVER

WHO ARE THEY?

The proportional giver is someone who gives a specific percentage of his or her income to the church regularly. If your church is one that teaches tithing, these givers donate 10 percent of their income to your ministry. Maybe the most surprising information about proportional givers is that they are a relatively small percentage of most churches, [maybe 3 to 5 percent](#). (And only 1 in a 100 people making 75K+ a year give 10 percent of their income to churches.)

Despite being such a small group, they provide a significant amount of the church's overall budget. [According to nonprofitsource.com](#), they give more than \$50 billion a year. While there may be a few proportional givers who prefer to give than to serve, most of them will be heavily involved in all aspects of your church's ministry.

By and large, tithers are your most consistent attenders. According to [a 2023 LifeWay Research survey](#), people who attend church at least four times a month were more likely than people who don't to tithe.

WHY THEY GIVE

Like regular givers, proportional givers donate because they've learned the importance of giving. Likely even more from regular givers, a spiritual leader or parent (or their own Bible study) has impressed on them the habit of tithing. They've put their proportional giving in their budget and may or may not give it serious thought each time they give.

Helping Them Take Their Next Step

The next step for proportional givers is to increase the proportion of their giving. The challenge will be to encourage them to increase the proportion without scaring off people who are in other stages of the pathway.

Since you're likely not going to know who is a proportional giver and who is not, consider a church-wide 1% challenge. Ask everyone in the congregation to consider giving 1% more to the church's ministry. As you do this, you'll introduce others to the concept of proportional giving and encourage people already in the stage to take another step of faith.

Consider doing this as you begin to embrace a new challenge in fulfilling your church vision. Describe the 1% challenge as the additional resources your church needs to take its next step in fulfilling your God-given vision.

KINGDOM INVESTOR



WHO ARE THEY?

Kingdom investors are people God has gifted with the ability to make money for kingdom purposes. It's important to recognize this isn't one everyone should (or will) eventually make. God doesn't give everyone the entrepreneurial skills employed by kingdom investors. Also, kingdom investors aren't more spiritually mature than people who are employing their gifts in other ways. They are simply men and women who are using a gift God has given them. In a sense, these men and women are in an entirely different category than the other four.

God ultimately gifts and equips certain people to be kingdom investors. Our job isn't to create them; our job is to provide opportunities for them to give to kingdom causes.

Not every church will have kingdom investors in their midst. But if you have any, you'll notice these characteristics. First, they have an unusual ability to create wealth. Typically, that means they are entrepreneurs with a knack for starting healthy businesses that turn a profit. Second, they are people whom God has unnaturally gifted with generosity. They don't tend to bring undue attention to themselves, but it's obvious that giving brings them great joy when gifts become public.

WHY THEY GIVE

Those whom God has given this unique gift to get great enjoyment out of giving to others. Certainly there are some who haven't yet understood this gift and aren't yet using it to its full potential, but kingdom investors will catch on quickly. They like hearing (or reading) stories of how God has used ministries they've given toward.

Your challenge often isn't to get them to give more; it's to channel their gifts toward kingdom causes. They'll enjoy giving so much they will likely give to many good causes outside of the church.

HELPING THEM TAKE THEIR NEXT STEP

For kingdom investors, next steps are all about opportunities for them to give. In many ways, it's about your steps of faith as a church leader. You want to constantly be asking God what he wants to do through your church next. As he gives you ideas, identify how financial resources might be important. Those are the opportunities you want to put before kingdom investors.

As you share your God-given vision for the church's future, identify these roadblocks and give kingdom investors an opportunity to support the vision.

You can also support kingdom investors by helping to connect them with other like-minded Christians. That may be in your local church, or they may be within other congregations. Kingdom investors feed off the energy of one another.

BUILDING A GENEROUS CULTURE



Helping people develop the habits needed to move between the five stages you've just learned takes perseverance. Although there are no plug-and-play solutions for this, two key elements can help you—building a generous culture and technology. They act as lubricants in your generosity pathway, helping people move from stage to stage as easily as possible.

WHAT IS A GENEROUS CULTURE?

Although your doctrines, mission statement, and vision statement are a part of your church's culture, it's much more than any one aspect. While your stated beliefs describe who you want to be, your culture describes who you are. [Pastor Carey Nieuwhof describes](#) church culture like this: "Church culture is how your church *feels*. It's the atmosphere, vibe, or climate of your church experienced by members, staff, and visitors."

When you've built a generous church culture, you've developed a culture where generosity is expected. How do you do that? Start with these five suggestions.

- 1. Be generous as a church family.** Everything starts here. A generous church isn't just made up of generous people; it's generous corporately. When you're generous as a church family, people understand that generosity is a core value of the church, not just a way to get them to give. Promote corporate generosity with both your time and money. Your members will see that, and you'll make them want to replicate it in their own relationship with the church.
- 2. Celebrate generosity.** Most organizations, churches included, become what they celebrate. If you celebrate generosity when you see it both inside and outside the church, your congregants will gradually become more generous.
- 3. Model generosity.** Congregations want to know that their leaders don't just talk about generosity; they live it out. You don't have to be perfect in doing this, but let the people you lead see you struggling to live this out. Be transparent. When it's hard, be honest about the difficulty. Many people have never seen a generous life demonstrated on a regular basis; they need to see it from their church leadership.
- 4. Connect generosity to your church's vision.** It's easy to cheer on a new vision statement and focus on the exciting future you're planning together. But any vision worth having is one which will require God's people to make sacrifices and be generous. Never share your vision without stating this clearly.
- 5. Teach stewardship in multiple avenues.** You probably know the importance of regularly teaching about generosity within sermons. But those can't be the only times generosity is mentioned. Adult small groups and Sunday School classes are another important opportunity. Also, start young talking about this. Children and youth should also be exposed to what the Bible says about giving.

Really, these five areas are just the start. Brainstorm with your leadership some other ways that your church can model and teach generosity.

LEVERAGING TECHNOLOGY IN A GENEROSITY PATHWAY



While the church has always had people in the various stages of generosity described in this guide, technology has made it much easier for church leaders to spot where people are and help them take their next baby step. Technology rarely solves church problems; instead, it acts like an accelerant. When we use it right, it helps us do our work more quickly and more efficiently.

Your church management software is particularly important here. You probably have some kind of church management software already (even if it's a simple spreadsheet). But don't settle for just any system. You need a platform powerful and flexible enough to give you important insights into your church community, but simple enough for your team and congregants to use regularly.

So how do you leverage a good church management system to help people move through this giving pathway? Here are a few ideas.

- **Enable recurring giving.** Like mentioned earlier, recurring giving is the “secret sauce” of developing regular givers. You need a simple-to-use giving solution that makes it easy for people to take this step. Make sure that anytime someone makes a digital gift to your ministry they are only a couple of taps from turning their one-time gifts into a long-term habit.
- **Write a nurture stream of generosity-related emails.** Businesses use nurture emails to help people who are browsing their sites become buyers. You can use them to help lead your members toward their next step in generosity. For example, consider creating a series of emails that leads first-time givers toward becoming regular givers.

The first email might be a thank-you note that also describes how God will use the gift in the ministry of the church. A second email could share a testimony about the power of giving. The third should encourage the giver to sign up for recurring giving. You could do the same with text messages that link to short video clips of your church's pastor saying the same thing.

- **Create detailed reports that provide a bird's-eye view of where your congregation is in the pathway.** The larger your church becomes, the harder it is to keep track of where people are in their spiritual journey—particularly related to their generosity. Your church may or may not have policies related to leaders looking at members' giving records. But regardless, detailed, high-level reports can help you track over time what percentage of your congregation is in each spot in the pathway. That'll help you make better decisions on how to encourage people to take their next step.

With ACS Technologies, you have your choice of three industry-leading church management systems to help you develop your generosity pathway. All of them connect to the cloud, and you can easily make adjustments to them to fit your ministry's changing needs.

LEARN MORE ABOUT THESE OPTIONS AT

[ACSTECHNOLOGIES.COM/PRODUCTS.](https://www.acstechnologies.com/products)

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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