

The Complete Guide to Church Stewardship



The Complete Guide to Church Stewardship

Table of Contents

What Is Church Stewardship	3
The Eight Rules of Church Stewardship	4
11 Ways to Support Stewardship for Your Church	10
How to Increase Tithing	11
Fundraising	14
Online Giving	23
Recurring Giving.....	24
Themed Giving Campaigns	28
Memorials/Legacy Gifts	28
Capital Campaigns	29
Grants.....	32
Investment Capital	32
Renting	33
In-Kind Donations/Sponsorships	34
17 Components for Creating the Perfect Stewardship Plan	35
Three Easy Steps to Improve Church Stewardship	42

What Is Church Stewardship?

Before we begin, we should define church stewardship, especially because there are so many negative connotations the word stewardship can have. Different denominations and churches also have distinct nuances in defining it. But there are some basic concepts that should be common across congregations.

Stewardship comes from the Greek words “oikos,” which means “household” or “estate,” and “nemo,” which means “to arrange.” The combination, “oikonomous” or “stewards,” is used throughout Scripture to refer to many different things.

These include government and other official money managers or treasurers (Romans 16:23). It refers to administrators responsible for their employer’s possessions or affairs (Luke 16:1). “Stewards” also defines Christians tasked with spreading the message of God (1 Corinthians 4:1).

The way most churches talk about stewardship today is some combination of these definitions. A very basic understanding could be the responsibility of doing what you feel God wants you to do with the resources you have been given.



Eight Rules for Effective Church Stewardship

Talking about stewardship can be hard for church leaders. Everyone feels some level of discomfort when asking for money. To help you and other leaders with this important concern, we identified some pragmatic ways you can reshape the meaning of stewardship and increase your church's funds.



1 Make Stewardship About Doing

The Bible gives us much more robust explanations of stewardship beyond its characterization of certain roles. One of the best-known examples juxtaposing good and bad stewardship is the parable of the talents (Matthew 25:14-28). Here, a man entrusts different amounts of money to three servants.

The master scolds the servant who merely saved his bag of gold. Whereas the two who put their allotments to good and productive uses were praised and given more responsibility.

One take away from this parable is that stewardship should not be about giving only but doing. This outlook should inform your messaging to your congregation. If you are asking members to give without articulating a vision of what giving will do – for them, the church and those who are impacted by it – then the request is no more than charity.

Members are a part of the mission of the church, not merely funders of it. All giving should be about how they are contributing to God's work.

2 Put Heart into Stewardship

Jesus teaches us that we cannot serve two masters (Matthew 6:24). Giving should be inextricably tied to our spiritual lives, not something that is apart from it.

One biblical indication of the spirit of giving is the story of the widow's offering (Mark 12:41 - 44), where Jesus sat with his disciples in the temple courts and witnessed many wealthy people contributing large amounts.

He points out the small gift made by a poor widow, emphasizing that she gave all that she had. The point here is that you want your church members to give from their hearts, regardless of the amount.

Consider another biblical story, also in Mark, where a woman anoints the feet of Jesus with expensive perfume. The disciples are indignant at the apparent waste, suggesting that it could have been sold and the money given to the poor. But Jesus encouraged them to focus on the heart of the woman and her extreme act of selfless giving.

If these are discussions that members of your church have not had in a long time, you may consider starting meetings to talk about issues surrounding money. This can be an opportunity to address broader issues, such as consumerism, greed and what role money plays in our society. It is a chance to talk about financial security and more broadly what money should mean to Christians.

This also can be a chance to look at what the Bible says about debt and how God wants us to live fruitful and productive lives. It can be an opportunity to talk to your congregation about financial peace. And it can be a good segue into brainstorming about how to promote stewardship within the congregation.



3 Make Stewardship About the Cause

Stewardships should be driven by the mission of your congregation, whatever it is. It may be some version of the Great Commission, to “share the gospel of Jesus Christ and to live it out in the world.” But each church has a unique vision for what they want to accomplish with the gifts they have.



There are of course times when you have to talk about seemingly mundane financial aspects of your church’s mission. These include maintaining the building, janitorial services, staff salaries and other financial aspects that keep the doors open.

When addressing these issues, be sure to emphasize the blessing of having a space to meet and engage in fellowship. Encourage members to be thankful for the cleaning staff that has the sanctuary vacuumed, the floors swept and the bathrooms mopped before anyone arrives. These are blessings that cannot be actualized without the financial resources to pay for them.

In this way, you can also be comfortable talking more about money, not less. Because it becomes a necessary component of the life of the church, not a tangential subject that must be addressed from time to time.

In short, the causes you wish to support may not be grand or lofty. They can be continuing to do what you are already doing. But, whatever these goals, they should be the central theme of any church stewardship campaign or conversation.

4 Make Stewardship Ongoing

Large contributions by wealthy members can do a lot of good and go a long way towards achieving your goals. But a congregation full of givers is not reliant on personal wealth and not susceptible to economic fluctuations. Members giving all that they can throughout the years will yield successful stewardship now and down the road.

Just as you do not address finances only when you need money, you should not initiate stewardship campaigns just because giving has waned. Stewardship should be closely tied to the vision and mission of the church.

Consider shifting from seasonal fundraising campaigns to a continual conversation about stewardship. This also moves away from the feeling of “it’s time to talk about money again.” It becomes more commonplace and is not separate from the goals and ongoing work of the church.

5 Make Stewardship Pragmatic

Now that you have a sense of what stewardship should mean for your congregation, you can consider some ways to help encourage and maintain that perspective.

Set Goals

After you have a clear vision of programs and objectives, be realistic about what it will take to accomplish these goals. And lay out steps to get there.

Be practical about your fundraising objectives. Look at what you raised last year as a baseline for what is realistic.

Establish a timeline and set mini-goals. Especially in larger churches, planning and implementing an outreach strategy can take months. Having deadlines for meeting particular milestones can help keep you on track.

Go as far as necessary with specific objectives. For example, if a component of stewardship is to sponsor scholarships to summer camps for underprivileged youth, know how many kids you want to support.

Give particular attention to new initiatives in church stewardship campaigns. Decide whether a particular objective will be funded solely by solicited giving or part of the general operating fund. Will you have fundraisers for a specific cause?

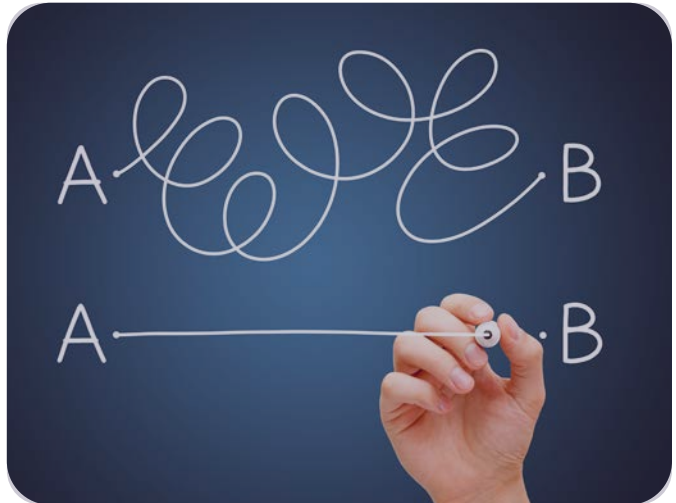
Involve the Right People

It is important to be discerning when assembling a leadership team to address stewardship. That's why so many churches build a stewardship committee to orchestrate campaigns. These committees are made up of volunteers and church staff, such as the secretary or pastor.

When building your stewardship committee, you should have your pastor request volunteers during services and group meetings. If you can, seek out individuals with backgrounds in managing finances such as accountants, business owners or managers. These people will help your group of volunteers with the business aspects of stewardship.

For the more grassroots aspect of stewardship, make sure you have the right people to do the heavy lifting. You want participants who are comfortable doing fundraisers, asking their fellow members for money and who can articulate the larger mission associated with the fundraising efforts.

It is important to know your congregation and not determine ministry goals just based on the desires of the few most vocal members. These people may be impassioned, sincere and ready to work hard to achieve goals. But you want a broader sense of what your congregation cares about.



6 Understand Why and How People Give

According to the Barna Group, which has tracked stewardship trends for decades, the main reason people give to any cause is an emotional connection to it. This means that they feel they can make a difference or are compelled by a motivating story about the issue. The next most common reasons for giving are a sense of purpose and having a relationship with someone involved in the project.

These realities have been proven during the 2020 pandemic, where we have seen close to a 20 percent increase in charitable giving across the board. COVID-19 has hurt the economy in many ways, but people have responded by supporting businesses and organizations they believe in. People want to feel good about the money they give, that it is going to a worthwhile cause.

It is always a great idea to frame conversations about stewardship in terms of “the gifts” the church has been given, as opposed to what it is lacking or what it “needs.” People are more receptive to the idea of contributing to something positive, rather than filling in a deficit.

It is your role to inspire and motivate people, even if it is for activities your church has been doing for a long time.

Be Aware of Giving Trends

Take into account unique giving patterns. Some people like to give lump sums, while others will include giving in their monthly budgets. And some people will give only when they are at church.

The availability of online contributions could increase giving by more than 30 percent at your church, which is why it is an important trend churches need to be aware of. We have detailed how to implement and improve online giving in greater detail later on in this eBook.

Categorize Donors for Outreach

Across the board, new donors will give less than current ones. In fact, a good portion of new fundraising may come from increases from those already donating. Be sure to structure your campaign based on these different groups.

This has proven to be an effective strategy for a number of congregations. It allows you to tailor your wording and framing of the different types of donors. It also allows you to ask for varying dollar amounts from each group.

For established members who give regularly, or “sustainers,” you can be comfortable asking for a bit more. In fact, with this group, it doesn’t hurt to ask for a much larger amount. They’re already invested in the church and are more apt to increase giving than any other group.

You also might separate out those who give but have not pledged in years past. Since they already contributed, they are more likely to pledge than non-givers.

Also, this group tends to donate sporadically. And they may have very little idea how much they contribute over the course of a year. A pledge commitment will encourage them to set and meet goals.

You might also target those who have never given. One idea is to offer a matching gift, up to a certain amount. It is a way to motivate them to throw their hat in the ring.

7 Communicate

Think about an effective comprehensive communication strategy for your stewardship efforts. In addition to advertising fundraising goals on your church website, be sure to leverage social media to get the word out. Emails also are a direct and reliable way to make sure you reach out to everyone in your congregation.

Of course, you do not want to hound people about money, but quarterly emails or other messages with pledge balances isn't off-putting to members who have made commitments. And it is a convenient way for congregants to keep up with where they stand on annual giving.

Even if you are nervous about newcomers, you can always ask people to "give what they can." Make sure they know that, if they cannot contribute the suggested amount, every little bit helps and that they are a part of the mission.

Be transparent and specific about the financial goals of the church, without being tedious with details. Mention that you can provide a detailed budget for anyone who is interested in looking at or discussing line items.

After you receive pledge commitments, always follow up. No matter how big or small a gift or pledge, be sure to follow it up with a gesture of appreciation.

8 Be Creative

When it comes to asking for gifts, it helps to craft unique appeals to break up your regular giving requests. These creative calls to stewardship help members reevaluate their giving habits.

If you're looking for suggestions, try these [15 creative ideas](#) to boost stewardship within the church.





11 Ways to Support Stewardship for Your Church

Churches with effective financial stewardship rely on a variety of different incomes. The reasons why they don't just focus on traditional giving is that hardships are bound to occur. In such times, members don't have the resources to support the church as they once did.

By having a stewardship plan that uses a variety of different funding sources, your church will have a strong and stable future. Look towards these sources of church revenue as suggestions for your long-term stewardship plans.



1 How to Increase Tithing

Did you know only 5% of churchgoers tithe ([Church Development](#))?

Not every church focuses on tithing as a part of their stewardship strategy. Whether your church does or doesn't focus on tithing, it is still important.

Gathering donations from outside your flock is a strategy you should pursue, and we cover it later in this piece, but the bulk of your church's funds will come from existing givers. The key to your church's success will be nurturing a culture of giving, and for that, you'll need to follow a few principles on tithing.

Teach Authentic Stewardship

Money can be a tricky question for Christians.

On one hand, we know that our real treasure is in heaven, not on earth. Christ even insists that the poor are blessed (Luke 6:20).

On the other hand, when God entrusts us with families and children, we have a financial responsibility to them as well. We honor God by being prudent with our finances and managing the responsibilities he gives us.

It's not always easy to understand an authentic [theology of stewardship](#) or put it into practice. But even if we make mistakes along the way, every church is called to try.

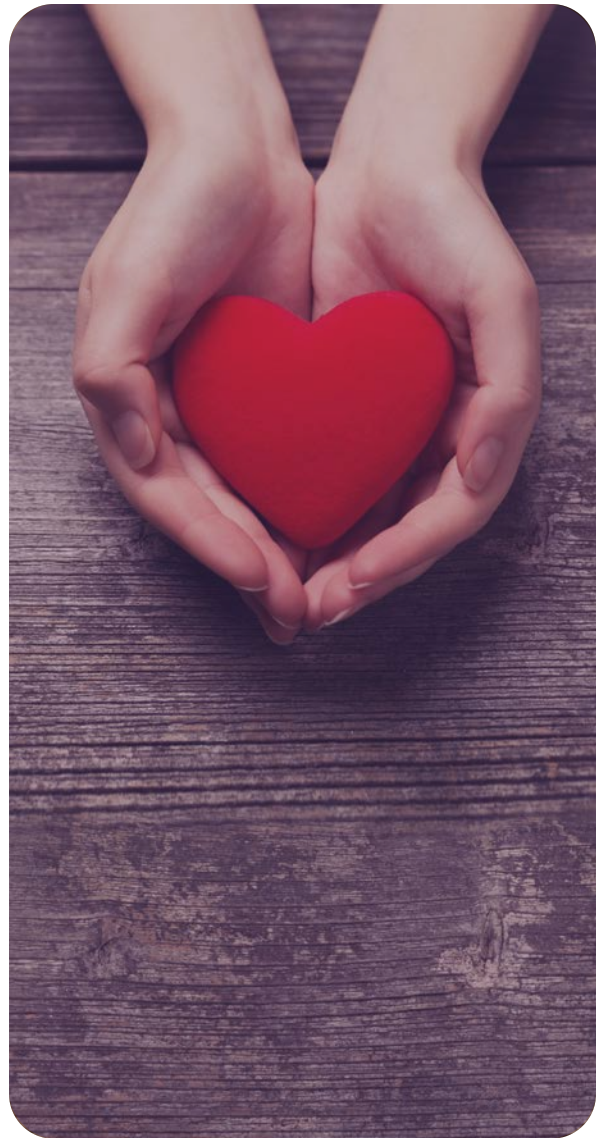
What is Christian stewardship? Simply put, stewardship is about letting our money serve God, not the other way around.

Make sure that your church gets comfortable hearing about money matters from the pulpit. Teaching about stewardship sets the stage for healthy church finances. But don't teach biblical stewardship just to drum up tithes. Teach it so that all of your church members can live in a more Christ-centered way.

Lead by Example

The best way to inspire others with the joy of authentic stewardship is to show it to them firsthand.

As a pastor or church leadership team, ask yourself: how does your financial life reflect the Gospel?



Take an honest inventory of your spending and set aside some time to pray about it. Ask God to show you any areas of your life where you may be serving money instead of Him (Matt 6:24). If necessary, make courageous changes to your financial habits.

Integrity is always attractive. If your life reflects real stewardship, others will be excited to follow your example.

Don't hesitate to be honest with your church about your sacrifices. A good way to do this? Mention in your weekly appeal, "Our leadership team holds stewardship close to our heart, and we strive to live it out in our own lives."

Ask Frequently

Speaking of weekly appeals: don't forget to make them!

One of the top reasons that churchgoers don't give is that [churches don't ask](#). Once you've inspired your congregation by preaching the Gospel and leading the way in stewardship, you still need to remind people to give. This lets you build momentum and make tithing a normal part of your church life.

Most churches have a designated time during the service when they remind congregants to donate. If your services are online right now, use that time to remind everyone how your online giving platform works.

Get Excited About Church Projects

Your congregation in the pews (or at home on the video call) might not know where their tithe is going. To increase church tithing and encourage tithers in their commitment, make sure you tell your congregation about the work you are doing. Share your excitement on your church's wonderful projects, and they'll get excited too.

Telling stories is [the most powerful way](#) to capture donors' imagination. Did you have a touching encounter with someone at your food bank? What about an incredible testimony from your street outreach group?

Make sure you bring those successes back to your church members and let them in on the work that their donation is doing. That way, you'll do more than just drum up donations: you'll support a culture of giving that focuses on God's work in your church.



Show Gratitude

Speaking of giving feedback to donors, when is the last time your tithers heard a [heartfelt thank-you?](#)

In the New Testament, the Apostle Paul writes to his far-away friends with love. He isn't shy about receiving financial gifts. Neither does he skimp on saying thank-you to those who support him (Phil 4:18)!

Gratitude creates loyal donors. In a church context, it's easy to forget about the importance of thanking tithers. If you want to strengthen your culture of tithing, make sure you extend warm thanks to those who support your mission.

This is easy if you are using an online donation platform, which can send an automatic thanks message to your givers. However, it's nice to affirm donors in person as well.

There's no need to single anyone out (since that could make those who haven't donated feel self-conscious). During your weekly appeal, you can give a general thank-you to those who support the mission. You can even quote Paul, saying that the church's gifts are a "fragrant offering, acceptable to God" (Phil 4:18).

Explain Biblical Tithing

For many churchgoers, there's an unspoken obstacle to giving: they don't know how much is appropriate to give. If they feel too awkward to ask, they might avoid tithing due to embarrassment.

But the Bible can help us here. The word "tithe" means "one-tenth." Yes, the Bible does give us an actual number to guide our giving.

The tradition of giving ten percent of one's income toward God's work starts as early as Genesis. Abraham, Jacob and other faithful people honored God by giving Him one-tenth of their wealth.

Later, the ten percent rule was written into Jewish laws of worship in Deuteronomy and Leviticus. The later Old Testament books keep referring to it as a practice that honors God.

Many Christians aren't sure if the ten percent norm still applies. After all, it isn't specifically mentioned in the biblical writings of the early Church. What is mentioned: the need to be generous — both in supporting pastors and in caring for the poor.

If your church isn't sure how much giving is appropriate, ten percent is a good biblical rule of thumb to start with.

Be Financially Transparent

Donors want to know that they can trust your church's financial decisions.

Some churches print their weekly income and expenses in a bulletin. With fewer churches getting together in person keeping this information online is an even better option. Just keep your non-computer-savvy church members in mind and make the information easy to find.

Transparency is a keystone of a healthy financial culture. However, it also can boost donations.

Many churchgoers are unaware of how costly it is to keep a church going. Programs and ministries



aside, keeping the lights on is expensive. Being financially transparent helps church members understand how vital their donations are.

Ask with Confidence

Let's just say it: asking for money sometimes feels awkward. Especially if you don't feel confident because you're worried about sounding inauthentic.

But the less confident you are, the less authentic you sound, and the more awkward you'll feel.

There's no better model for how to ask for contributions than the Apostle Paul. Through his letters in the Bible, we get to know him as a confident, transparent servant of Christ. When he asks for money or thanks donors for their contribution, there's not a whiff of self-consciousness about him — he humbly asks for support because he knows he's doing what God is asking him to do.

Church leaders today are still called to ask for donations with confidence. If you've done everything you can to lead by example and offer financial transparency, there's no need to feel awkward about asking.

A confident ask gets results. That's why it's key to increasing your tithing. When you invite donations in a spirit of honesty, people will respond, because they know they're contributing to a mission they believe in.

2 Fundraising

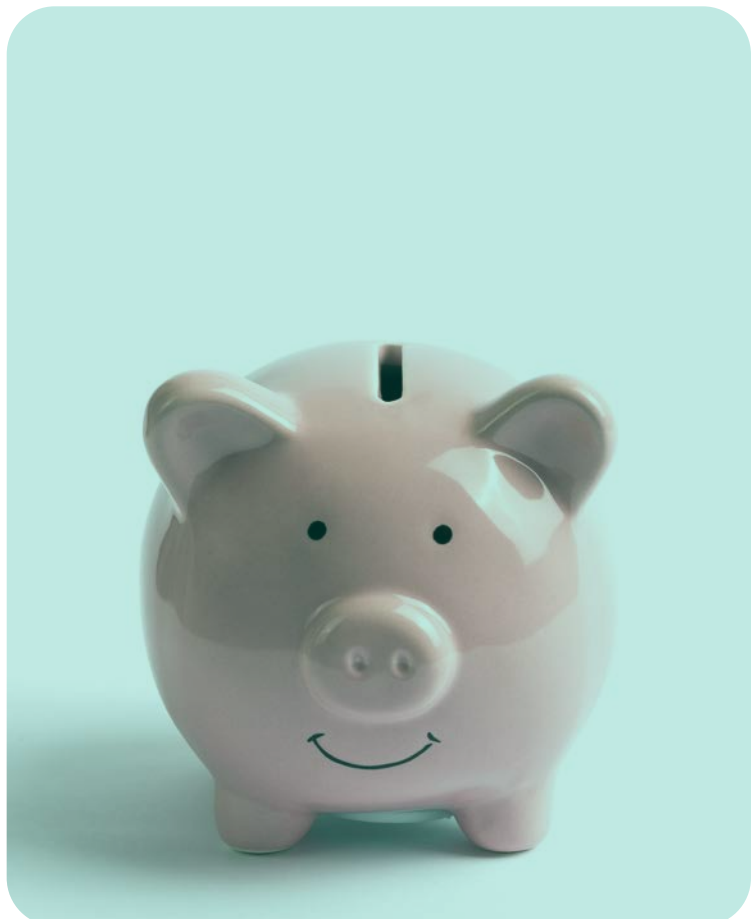
"For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it?" (Luke 14:28).

Whether fundraising is for regular, annual events or for a one-time initiative, it is a key part of church income. That's why churches need to have plenty of programs and build the necessary procedures for starting a new program.

Fundraising Guidelines

Before embarking on any fundraising program, your church will need to have a few ground rules to make sure you avoid risks and meet goals. Whether you have policies in place or not, it is a good idea to consider your fundraising guidelines and update them.

Here are just a few factors to consider.



1. Create a Clear Agenda

Bring in your leaders and business-minded individuals to develop a clear agenda for church fundraisers.

There are fundraising guidelines for churches, and they will help your church comply with applicable rules. Because churches are tax-exempt, it is a wise to consult with accountants and legal partners. Outline financial goals, the number of events and a team to oversee them.

Incorporate church fundraising policies as part of the church bylaws. If your church has multiple ministries, you want everyone to operate on one accord.

2. Establish Protocols for Approving Fundraisers

Pastors and leaders must ensure the integrity of the church and not allow fundraising to take on a life of its own. Fundraising guidelines for churches are vital.

Establish protocols for approving fundraisers. The best way to do this is to determine a process that takes a fundraising idea from conception to completion.

For example, if someone has an idea, how are they heard? Is there a form on the church website? A fundraising committee? Do they go to a ministry leader?

In the digital era, members need access to submit their ideas to church leadership. Having an interactive church website can help make it easier.

You'll also need to learn the objective, desired outcome, and any investment the church must make. Pull in your decision-makers to come up with a strategy for ensuring the best ideas get in front of the right people.

3. Limit the Types of Fundraising

Fundraising shouldn't supersede ministry work. Remember, churches rely heavily on volunteers. You don't want to create a situation where they burn out.

You also don't want your church to become a religious flea market where you're always pushing products onto members and visitors.

Create a list of the types of fundraisers you want to have. Order them by the level of importance. Determine if it is an annual, semi-annual or ongoing fundraiser.

An annual conference is something that can become a part of the church's overall budget. Whereas a carwash hosted by the youth ministry can happen on a whim when funds are needed for a group trip.

4. Incorporate Systems for Financial Responsibility

Churches with numerous ministries need financial oversight. It is easy for the church administration to lose track of which ministry is engaged in a fundraiser.



This is where your church management systems come into play. Each time a fundraiser gets approved a budget is created to track expenditures.

It is also crucial to have [online capabilities to collect funds](#). When people can make contributions or purchase tickets online, your church should utilize those capabilities. It will make accounting much easier.

Your teams can track their progress daily or weekly. Decisions get made in real time based on performance goals. If something needs tweaking or to be canceled altogether, the systems make it easier to manage funds.

5. Understand the Difference Between Ticket Sales & Donations (There Is a Difference.)

Understand the difference between ticket sales and donations. How a church receives money could have tax implications. Part of the fundraising guidelines for churches is knowing the dos and don'ts, and how to get around tax issues.

Ticket sales imply that there is going to be an exchange of products or services for money. In certain instances, this could require [non-profit organizations](#) to include and pay sales tax.

A donation to a church is a non-taxable income. This includes money received during a fundraiser where the individual is merely making a contribution with no expectation of anything tangible in return.

6. Learn About Waivers and Liability

Church insurance is similar to most business policies. It covers the structures, vehicles, employees and other liabilities as it relates to protections for people on your property.

In an effort to keep costs down, your insurance carrier may require you to purchase additional coverage per event. The details of the coverage are based on the type of event and number of participants. The cost of these policies is seldom passed on to the participants.

Have a conversation with your insurance representative to ensure you're not placing the church at financial risk.

Liability - Since the church is the organizer of the fundraising activity they assume certain risks. You may host a carnival for the community that includes bounce houses and games.

Your preparations for the event will include:

- Liability coverage for the event.
- Making sure vendors are licensed and insured.
- Setting requirements that all minors are accompanied by an adult.

Waivers - There are often times when the church will require members to sign waivers stating they have their own insurance. In addition, they agree not to hold the church liable for losses and injuries.



These types of waivers come into play when the church organizes a trip or event away from the church as a fundraiser.

Other waivers include giving the church the right to photograph, film, record and use the participant's likeness in future marketing.

7. Event Marketing

Implementing effective church communication is vital to the success of any event or fundraiser. As part of the planning process, create a timeline for announcements and continued communication.

Utilize every tool available, including email marketing, social media, church announcements and even short skits during services. This is where it is crucial to have a media ministry that's abreast of current trends. Plus, it's a great way to keep younger members engaged.

Fundraisers for merchandise requires visuals. You'll want to promote the items by keeping them in front of the intended audience.

It's crucial that someone is present in the church's retail outlet before and after church services. During weekdays, someone from the administrative staff needs access to merchandise and tickets.

8. Establishing Quality Controls

When churches organize a fundraiser, crucial church fundraising tips are a must. Include checks and balances along the way to measure how things are going.

You can't get to the end of the journey and then point fingers at your team members for failures.

Create objectives. Communicate often. Make tweaks as necessary. Check-in with team members collectively and individually.

Once the fundraiser is over, schedule a retrospective session. Allow each team member to share what they thought worked well and what did not. Access the overall plan and outcomes to determine if this is something you'll want to do again in the future.

Fundraising Ideas

Once you have your guidelines set, you can start to think about expanding your fundraising campaigns. Here are just a few fundraising ideas to help secure your church's financial future.

1. Apparel Sales

Selling religious-themed merch and apparel is a quick and easy fundraiser. Many churches include a page or a link from their website that allows them to sell a few items. This simplifies the buying process for members and the community.



2. Bookstore

Many churches have a bookstore in some form. Selling service CDs or Christian books is a good idea but times are changing, and electronic media is now dominant. You'll need to upgrade your bookstore to include branded items and other Christian related items; consider hosting book signings or speaking engagements.

3. Music Performances

Your church may not have a budget to bring in top Christian artists, but you can still host musical performances as fundraisers for the church. If you have the proper licensing rights, these productions can become a revenue-generating opportunity.

4. Ministry Challenges

Ministry challenges are not just about fundraising. They also build camaraderie within the church and bring people closer together.

It's as simple as seeing which ministry can raise the most money for a special event. Or an event outside the church like a community sporting event.

5. Church Café

Church cafes are growing in popularity. Large churches are going as far as opening franchises like Starbucks on their campuses.

Smaller churches can still get in on the action by selling pastries, coffee and fruit drinks before services.

6. Conferences

Religious conferences are big business. There are men, women, youth, couples, leadership – you name it – conferences. Your church is sure to find something people want to learn more about and turn it into a fundraising opportunity.

Here are [30 ideas](#) you could try.

7. Bake Sale

Some of your church members might be limited on what they can contribute financially, but that doesn't mean they don't have anything to contribute. Organizing a church bake sale allows members of your church to offer their talents to generate funds.

8. Turkey Suppers

Turkey, gravy, stuffing, mash potatoes and pumpkin deserts are all mouth-watering delights, which is one of the many reasons why so many look forward to Thanksgiving.

However, the members of your community shouldn't have to wait until November to enjoy a good home-cooked meal. Let members of your church use their experience cooking dinners to raise funds for the community.



Depending on the number of volunteers that commit to your event, you can let guests dine within your church, pickup their meals or even provide delivery.

9. Church Garage Sale

Many church members have items they would be willing to part with for a good cause. All your church needs to do is organize an event to let them drop off items. Once your church has enough for a sale, you'll need to gather volunteers to handle the cash register or [card swipe](#). You'll also need people to stock tables and price items.

When setting up your church garage sale, there are a few best practices to follow. One of the most important is timing. If your city has a city-wide garage sale date, it is best to hold the sale on that date. This will reduce the cost and effort needed to advertise. If you're looking for more useful garage sale tips, Dave Ramsey's team created a [thorough guide](#) to help.

10. Poinsettias

This tried-and-true fundraiser is a staple for many churches around the holidays, and thanks to many greenhouses switching to an ecommerce model, it is far easier to pull off than in the days of yesteryear.

11. Arts and Crafts Sales

Having an arts and crafts sale can help members contribute their talents to raise funds. Your church can sell the arts and crafts during an annual garage sale or even sell items on Etsy.

12. Buy a Brick

If your church is looking to complete a major repair, add on or build a new building, you have a lot of work to do. One fundraiser that can help you reach your goal is the "Buy a Brick" fundraiser. This involves engraving a donor's name into a brick or some other material. To have their name engraved, the giver usually needs to reach a certain threshold for giving.

When completing this campaign, it is wise to consider giving tiers, such as...

- \$250 buys an engraved brick.
- \$150 gets the giver a name on a plaque.
- \$100 gets the donor's name on the church website.

When organizing a brick campaign, you might not even need to include engravings on building materials. Some churches provide a list of materials and their costs. Smart churches do this to help donors know exactly what their donations bought, such as a window, a square footage of siding or a certain number of shingles. When an individual's gift is tied to a tangible item, it inspires more giving.

Because church building campaigns are an involved piece of fundraising, we've created a number of guides on the subject to help you get started, including...

- [How to write appeals for funding.](#)
- [Your free roadmap to funding and executing your church building project.](#)



13. Community Carwash

By gathering volunteers from your church youth group, you can easily set up a community car wash. This is a popular fundraiser for churches because expenses are low, which makes it easy to generate a profit.

14. Matching Donations

If your church is organizing a charity event for those within the community, pair with local business to create matching donations. Matching donations involve a church committing to a certain threshold of giving before a business or another organization matches the contribution.

15. Pledge Drives

Annual pledge drives should be an important component of determining your church budget for the coming year. Holding them at the end of a calendar year will allow you to see in writing what people intend to give during the coming one.

Beyond budgeting, there are two other reasons that pledge drives are effective. One is that members usually pledge at least what they gave last year. But often they increase their pledge.

The other is that it creates a sense of responsibility. There is no reason to think that pledges are shaky sources of income for churches until fulfilled. Members tend to donate throughout the year what they committed to giving.

Of course, people have things come up. But in general, you can plan to receive approximately whatever your congregation pledged during the drive.

In short, pledge drives are dependable and encourage giving. And tools like online giving create greater reliability because they make it easier for members to fulfill their obligations.

You will find that monthly givers will set up automatic payments. And most people are more apt to go online and complete a form than they are to write and mail a check.

16. Child Care

Your congregation is full of parents who need a night out. So why not organize a few evenings of day care to let them enjoy themselves. Because your service goes to a good cause, parents will take advantage of the opportunity to get an evening off and support their church community.

All your church needs is volunteers to manage a few evenings of day care.

17. Wine and Paint

The paint and sip trend continues to gain popularity. Why not let the artists within your congregation use their talents to host your own paint and sip event. These events usually involve servings of wine and cheese to be enjoyed while an instructor teaches pupils to create their own masterpieces.



18. Giving Tuesday

If you haven't heard of Giving Tuesday, you should get on board. This day, which occurs on the Tuesday after Thanksgiving, has raised \$1.97 billion for nonprofits across the globe. Thousands of churches have used this holiday to raise funds as well. Discover how churches can maximize the potential of Giving Tuesday to raise funds [in this blog](#).

19. Festivals

Events can be as simple or as elaborate as you like. They can have a theme (think of Fall or Halloween Festivals) or revolve around the fundraising effort itself.

Have youth work festival stations. Come up with games and activities based on materials you already have lying around the church. You can get a roll of 2,000 paper tickets for around \$10 online, which you can use for raffles or carnival games.

20. Movie Night

If you have access to a projector and screen, hold a movie night. Charge admission, but include with it "free" snacks like popcorn and soft drinks. These are inexpensive if you cannot get them donated. Have youth group members staff the event, refilling popcorn and drinks.

21. Competitive Events

Tournaments and other sporting events are a great way to raise money. And they may not be as arduous to coordinate as you think.

Charge team entry for basketball, baseball, soccer or flag football tournaments. If you have access to an appropriate course, hold a 5k or mile fun run.

You don't need elaborate technology for smaller, more casual events. A registration table and a stopwatch will get you started.

You could even have a video game tournament, which is a good alternative to in-person events.

You might think about having various genre options, like puzzles, retro games, or team games, to attract a broader audience.

Coordinate a time for the event, an admission fee and prizes for the winners. See if you can get a "grand prize," like a gift certificate to a restaurant or department store, donated.

Alternatively, you can provide trophies to the top three teams or individuals. The goal is to incentivize participation.

22. Easter Egg Hunt

An Easter Egg hunt is a very unique event that only comes around once a year. It's a great event for families and small children.

You only need a few volunteers to set up for the event and run it. You can either dye real eggs and hide them or choose plastic eggs and hide small candies inside them. Then simply charge a small fee for each egg hunter.



Or you could make the egg hunt free and have other paid fundraising events happening at the same time, such as selling food or holding raffles.

23. Have an Easter Basket Raffle

An Easter basket raffle is a simple raffle that can have multiple prizes. Encourage people to buy multiple tickets by offering multiple basket prizes. You can have the grand prize basket and a few smaller ones.

Encourage members of your congregation to donate items for a basket or funds towards buying the gifts for each basket. Have some of your craftier members decorate and assemble the basket for greater visual appeal to help sell tickets.

24. Sell Easter Candy or Chocolate

Easter is a great time of the year to sell chocolates or candy, with profits going towards your cause.

You don't have to make your own though. Plenty of companies offer various spring and Easter-themed chocolate and candy for sale. See's Candies and Sarris Candies are two examples of such companies.

These Easter candies come in a wide selection, from chocolate rabbits to peanut butter eggs and brittle to meltaway eggs and chocolate covered pretzels.

Keep in mind that you will have to order and plan in advance due to shipping times, so you will most likely need to finalize your initial chocolate order at least four weeks in advance. Contact each company to determine when their cutoff date for ordering is. They will also be able to tell you how much potential giving you could earn from the sales, as well as any discounts they may have for ordering in bulk.

25. Easter Egg Decorating Contests

An Easter egg decorating contest is another fun event that's a good way to fundraise. It appeals to all ages. Many of us decorated eggs as a kid, so it's also a very nostalgic time.

Participants could pay a small fee to enter. You could also have people vote for their favorite decorated egg by dropping their spare change into a collection plate or bucket in front of the egg. The egg that receives the most "votes" wins.

You could also have different categories for each participant, such as the best-decorated egg for each age group or the funniest egg.

26. Design and Sell Your Own Custom T-Shirts

There are tons of companies online that can make custom shirts for your church. Maybe there's even a graphic designer in your church that can help you come up with a custom design.

Custom T-shirts can be a great way to commemorate an event such as an Easter service. You can design, order and sell them in advance. Then you can have everyone wear their new shirts to any other Easter events your church may be having.

27. Silent Auctions

A silent auction is similar to a regular auction. The congregation can donate gently used items and put them up for auction. Unlike a regular auction, all bids are secret.

28. Pie-in-the-Face Fundraiser

The pie-in-the-face fundraiser asks donors to raise money to win the honor of pieing a church member in the face. The person who raises the most money gets the honor of pieing their favorite volunteer in the face.

Sorry church staff, but this method of fundraising is most effective if you volunteer to be a recipient of the pie to the face. Church clergy, youth group leaders, and Bible study leaders can all volunteer to be fair game. It's a fun way to both raise funds and have a laugh as you bond with your congregation.

29. 50/50 Raffle

Another tested fundraising event is the 50/50 raffle. This involves selling tickets for a physical prize or a cash prize. One winner will take home the physical prize or half of the funds generated by the raffle. If you're looking for tips on how to pull this sort of raffle off smoothly, here's a [free guide](#) to help you get started.

3 Online Giving

In an internal Vanco survey, we found that churches switching to online giving experience an average increase of 26% in donations. For this reason alone, online giving is a valuable stewardship tool for any church. However, the [benefits of online giving](#) go beyond increasing donations. It will also simplify [record keeping](#), make giving easier and expand your network of donors outside of existing members.

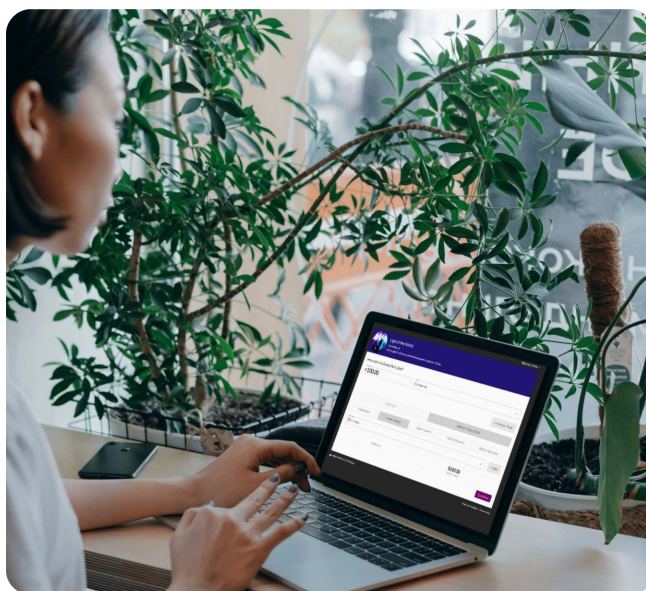
Types of Online Giving

There are three types of online giving.

1. Online Giving Forms

Online giving forms let individuals give directly from a church's website. The process is as simple as a click of a button.

These forms not only facilitate giving but offer donors multiple ways to support your ministry faithfully and consistently with recurring donations and the option to cover processing fees. Givers can choose to give to one fund or multiple funds in the same transaction, enabling them to support specific ministries that appeal to them.



2. Mobile App Giving

Mobile app giving lets individuals donate through an app they can download on their phone. The process usually only takes a few steps and lets individuals donate whenever and wherever they like.

3. Text Giving

Text giving is favored by members and guests wanting to make a quick and easy donation to the church. All givers must do is send a text and confirm their gift.

Setting Up Online Giving

As with any tool, online giving needs to be used correctly if you want it to fulfill its purpose, increasing donations. Before beginning your online giving program or optimizing an existing one, you'll need to have a plan of action. Because the implementation of your online giving is so important to its future success, we offer launch toolkits to help.

4 Recurring Giving

One of the biggest advantages of online giving is the ability and ease of setting up recurring gifts. Automatic giving has a huge impact for churches and nonprofits. If you're skeptical about the impact of recurring donations for churches, consider the following:

- Monthly givers donate 440% more over their lifetimes than one-time donors ([Philanthropy News Digest](#)).
- Monthly donors have a retention rate (the percentage of people who continue to give) of 90% while the average giver only has a 46% retention rate ([Causevox](#)).
- Recurring givers make additional one-time gifts 75% more often than one-time donors ([Classy](#)).

Churches Using Recurring Giving Can Expect

- **More predictable giving** – when members of a congregation give a set amount each week or month, there are fewer lulls in gifts, making it easier for your church to manage its budget.



- **More thoughtful giving** – Recurring giving has much more permanence than writing out a check or putting cash into an offering plate. When users sign up for recurring giving, they commit to giving a set amount until they cancel their regular payments.
- **More convenience for givers** – According to a [U.S. bank study](#), 76% of Americans carry less than \$50 in their wallet at any time. This makes it more difficult for givers to give as they must remember to bring their checkbooks or cash, which they can easily forget.
- **Recurring giving over the summer** - Donations don't take vacations, but your members do, which means they often take their gifts with them. For most churches, the [summer giving slump](#) is very real. That's why recurring giving can ensure members' gifts don't go with them while they are away from church.
- **Simplified giving for a virtual ministry** – Many churches have members who winter in warmer climates, but still watch church services online. Recurring giving offers these members an avenue to express their generosity while they are away. And when churches needed to close their doors during COVID-19, recurring giving gave a convenient method for members to express their generosity while they were away.

How to Boost Recurring Giving

We've worked with tens of thousands of churches for decades and have found tested approaches any church can use to boost giving. If your church is looking to increase recurring giving, try these 10 tips.

1. Get Buy-In from Church Leaders

One of the biggest reasons church initiatives fail is that they never received buy-in from church leaders. Before rolling out recurring giving for your church or launching a campaign to expand its use, your senior leadership should have gained consensus on your plan. Growing recurring giving comes down to more than a simple yes or no from your leaders. Your leadership team should agree on every aspect of your rollout or campaign.

2. Enlist Church Leaders to Promote It

Within every congregation, there are folks that take an active role in the church's activities. These include Sunday school teachers, youth directors and laypeople. When rolling out or launching a campaign to expand recurring giving, churches should ask these folks to model the new behavior.

This could include them offering a brief demonstration of your recurring giving software, or you could ask them to discuss the impact recurring donations had on a mission within the church. By getting your leaders to agree to model recurring giving, you'll increase your congregation's comfort level with the new change.

3. Reframe the Ask

Once your church decides to commit to rolling out or expanding recurring giving, you'll need to reframe the way you ask for gifts to be more specific. This means your church should ask for monthly or weekly gifts. This is perhaps the easiest change any church can make, and



surprisingly, it has one of the biggest impacts on financial stewardship of any of the 10 tips.

4. Give Givers a Reason

Many members are averse to change, but if churches explain the value of recurring giving, many will make the adjustment. There are plenty of benefits for recurring giving for both the giver and the church. For members, giving becomes easier. Churchgoers don't need to remember to bring their checkbook, wallet or to give their gift electronically every week. Recurring giving only takes a few minutes to set up, and there is no need for them to manage their donations afterwards.

As for churches, donations become more predictable and reliable. It also simplifies administration, as your eGiving platform should collect and collate the data in a way that makes record-keeping and issuing end-of-year tax documents simple.

Mentioning each of these points to your congregation will help, but for churchgoers to truly embrace recurring giving, you'll need to go a little deeper. It's important to connect recurring giving to your mission, by explaining what has already been done thanks to the new emphasis on automatic gifts, or what will be done by the new initiative.

5. Show How Easy Recurring Giving Is

One of the most effective ways to encourage members to sign up is by showing them exactly how easy it is to donate. The most successful of the 25,000 churches we've worked with will demonstrate how quickly members can set up recurring giving.

If your church has a projector and a laptop, you can demonstrate the process in just a minute. Or, you can create instructional videos to post on your website using a screencast. Don't worry. You don't need to be a master director to pull it off. By using a free online screencast, such as [Screencast-O-Matic](#), you can create a video recording of the signup process within a minute. All you need to do is click record on whatever screencast software you use and complete a recurring gift. Then you can either upload the video to YouTube to post as a link within your website ([click here for instructions](#)) or upload the video file to your website.

6. Respect the Tradition of the Offering Plate

Many churchgoers have placed their weekly donation in offering plates all their lives, which is why churches offering eGiving options such as recurring giving will use offering cards. Churches print [these cards](#) and put them within their pews for people to place in the offering plate. When churches use the cards, they allow churchgoers to participate in a tradition they've grown accustomed to.

7. Promote Recurring Giving for the Church

Recurring giving for churches needs to be promoted to get new givers on board. There are several ways you can get the word out about recurring giving including...

- Displaying posters detailing the recurring giving options available to them and offering instructions for setting up.
- Sending letters in the mail to promote recurring giving.



- Sending emails to promote automatic giving.
- Creating a page on your church's website promoting eGiving.
- Promoting recurring giving through social media posts.
- Including messages promoting recurring giving within church bulletins.
- Speaking about recurring giving from the pulpit.

8. Be Persistent

Getting members to switch to recurring giving won't happen overnight. That's why churches need to be persistent. Mention the recurring giving option regularly, especially as you launch your first campaign to get churchgoers to sign up.

9. Make the Ask Small

You've probably seen commercials for nonprofits asking for a microdonation of just a few dollars. They do this because the lifetime value of that small but regular donation often adds up to be higher than that of a large one-time donation. After all, the average life of a recurring donation among nonprofits is 13 months ([Classy](#)).

The other reason, which is often overlooked, is that many recurring givers will give additional gifts outside their regularly scheduled donation. They will often increase their donation too. Starting out small gives donors more time and practice balancing donations as a component of their budget. Over time, these givers get more confident about their ability to support the church's mission and increase their contributions to their new comfort level.

10. Give Thanks

We saved the most important for last. Your givers make all the good work your church does possible. That's why you need to thank them routinely. When it comes to giving thanks, it's important to make sure you give each communication a personal touch.

Don't lean on a blanket thank you from the pulpit to the congregation. Personalize your thank-you messages. This could include sending out [handwritten letters](#) to your givers on a quarterly basis. Or, if you really want to make sure your givers are appreciated, you could organize a Thank-a-Thon. This involves calling members who donated past a certain threshold. Not all the responsibility for calling and reaching out needs to fall solely on your clergy's shoulders. You can enlist church leaders to help. Whatever you do, make sure the amount of each giver's donations is unknown to your volunteers. Although many givers want to be acknowledged for their contributions, they're uncomfortable with others knowing how much they give.



5 Themed Giving Campaigns

Organize giving around holidays or special events during the year. For instance, many Baptists take part in the Lottie Moon Christmas Offering and the Annie Armstrong Easter Offering.

It does not take much effort to brand a campaign with a [holiday](#) or seasonal theme. And there are a lot of people who may be more willing to contribute to an “Easter Offering” than they are to one with more general branding.



But it does not have to be about holidays. At the conclusion of a school year, you can encourage members to fund improvements for the church playground or gymnasium, in honor of graduating seniors.

You can base these on theological themes as well, such as charity, tithing or stewardship. Or conduct them around more pragmatic teachings, like helping those in poverty or evangelism outreach.

If your church follows the liturgical calendar, you can base giving around Scripture during those days or times of the year. For instance, encourage members to offset the money they save during Lent with a contribution to a ministry that helps those who go without.

Even if your church does not follow the liturgical calendar, you probably have classes and discussions around such topics. If you are planning a seminar on biblical messages on financial peace, for example, it is a perfect time to couple that with a giving campaign.

Such initiatives are an opportunity to reach existing members, who may or may not be regular givers.

You might connect with those—members or non-members—who only attend church during certain times of the year, like Christmas or Easter. So, this approach can be a valuable outreach tool, as well as a financial one.

6 Memorials/Legacy Gifts

When people pass away, they often want the monetary assets that they leave behind to continue supporting the causes they promoted in life. Especially for devoted members, the church may be their top charitable priority.

The reason this is a “source of church income” topic is that [less than half](#) of all Americans have a will. This means that, in the event of their death, their resources will go to the next of kin or be dispersed by the courts.

This is a topic that is appropriate to breach with your congregation, albeit in the appropriate manner and forum. It is something you can talk about in the context of ensuring that the resources they accumulated in life are put to their intended uses when they are gone.

This is not so much a budgeting aspect of church planning but something to think about for long term sustainability. And, if the church means enough to someone to have it put in their will, you can assume that the amount will be substantial.

7 Capital Campaigns

It's easy to think of a capital campaign as another term for a fundraiser. But these two things are different, and you'll be more successful with a capital campaign if you can think of it as something with a deeper mission. A fundraiser can be small and brief, but a church capital campaign has more long-range goals.

Don't look at a capital campaign as a transactional experience. Instead, frame it as a form of significant engagement with the church's work and future. You'll be able to establish greater commitment from those you ask to help lead it.

You'll need a clear vision, and you'll need the full commitment of a team willing to enact that vision. Spend some time considering who is best suited to do that and consider asking for nominations.

Capital campaigns will often center on a tangible sign of the future. For instance, a church may want to add a new wing, remodel the sanctuary, or generate funds for future mission work. And in other cases, the campaign is meant to help generate more consistent financial support for the church.

Set a Goal for the Campaign

Work with your colleagues to establish a reasonable goal for your campaign. Is there a monetary amount you're hoping to achieve? Be explicit about the number — and the reason for setting it.

Your congregants will respect your transparency and may even be more willing to donate, especially when you close in on the goal. If you're hoping to finance a new building for your growing congregation, break down the costs that go into building the process so people understand how you arrived at the final number. Or if you're hoping to use the money toward existing debts, be clear about it.

When you're determining the goal of a capital campaign, know that targeted campaigns might cast a smaller net than broader ones. Asking for donations to repair the electrical system or finance new mission trips might not appeal to everyone in your congregation. Be mindful of this as you make a plan.



If your church is growing in membership, highlight this as part of your strategy to raise money! You'll gain some traction in your efforts to solicit donations if people know that they're giving to a flourishing faith community.

And know when to start your church capital campaign. Starting in the middle of summer, when people are on vacation, probably isn't the best way to bring visibility to the mission. You could consider starting in the fall months, when people are resuming normal activities and looking to end their year with some giving.

You'll Need a Range of Gifts in a Church Capital Campaign

When you're determining how much money you need to raise, it can be tough to know what the distribution of gifts needs to be. Should you focus on large gifts only? Or will lots of smaller gifts be enough?

A good step is to make a gift range chart. Doing this allows you to plot how many gifts you'll need at different giving levels.

If your goal is to raise \$100,000, for example, you might aim to grab three gifts in the \$5,000 range and two gifts of \$2,500. And if you can hit that goal, you'll have secured 20% of your giving goal with just a few gifts.

Having some bigger gift goals at the top of your gift range chart is important to the success of a capital campaign in a church. These gifts provide a big chunk of the money you need, as well as motivation to keep going.

Assign your most compelling campaign members — such as lead pastors — to the role of asking for larger gifts. Empower them to use storytelling and concrete data to make the most impassioned asks they can. And make sure your team member has done the research on a prospective donor so they can tailor their interactions appropriately.

You can seek out smaller gift accounts in larger numbers, but it's still important to quantify how many gifts you need at each amount. In other words, you'll want to know if you need 50 gifts of \$100 or 100 gifts in that amount.

Using a gift range chart also is a great way to allocate responsibilities. You can send your team members with the strongest connections or clout to your biggest donor prospects. And other members of the capital campaign team can work on collecting smaller amounts and promoting the campaign.

Market Your Campaign

When it comes to producing church capital campaign material, aim to keep things clear, sharp, and professional. You want people to know that this campaign will exist for a period of time — and you want to make it as easy as possible for people to give.

Your marketing handouts and web presence should be consistent in their graphics, especially since your campaign may stretch over several years. And you'll want to adopt a slogan that is forward-looking and thoughtful. Before launching your campaign, make sure you have a consistent visual



presence, simple materials printed and ready to go and a digital space, such as a webpage.

Know that maintaining a clear and [strong brand](#) can help you gain more interest — and even repeat donations. You want anyone who encounters your dream, even if they're not members of your church, to feel compelled to give. Emphasize that your work derives from a deep faith in God.

Incorporate clear visuals to show your church is active in the community or on a global scale. You might even want to hire a [graphic designer](#) to ensure your materials reflect the campaign's goals. If you're looking for graphic design help, there are plenty of cost-effective freelancers on [Fiverr](#) and [UpWork](#). Newsletters are another good way to build awareness and keep your congregants updated.

And track the data. Know how many people are clicking on links, engaging with your social media posts or volunteering at events. You can make adjustments on the fly with what information you learn.

Delegate Responsibilities to Your Team

You need the right people to spearhead a church capital campaign. It's important you select leaders in the church, like head pastors and elders, who will be able to articulate the vision of the campaign. They should be enthusiastic — but they also will need training.

Aim for a mix of participants so you don't only have top leadership members doing the legwork. Prospective donors will appreciate interacting with volunteers from the congregation who believe in the church's mission enough to participate.



Spend time making sure that everyone is on the same page regarding expectations, strategies, and language. They'll need to rehearse their responses to questions key donors may ask. And ultimately, they'll need to be prepared to interact with others with grace and humility.

Another smart step is to track your donors and learn more about them through metrics. [Integrating your giving platform](#) with your church management system can help you create donation statements and understand who is contributing to your campaign.

And provide updates. When you launch a campaign, there's an initial sense of excitement. But you don't want that to fade with time.

Schedule announcements during services, upload videos to your church's website and post shareable social media blurbs that provide a window into how the campaign is going.

8 Grants



Grant funding is a great resource for many non-profits, including religious ones. First, your church must be registered as a 501(c)(3) nonprofit organization with the IRS.

There are various steps you will need to take to do this, like establishing a board of directors. But you cannot receive grant money from private foundations or government entities without having this classification.

Most government grants, which are public funds, have restrictions on supporting religious activities. Although there are some faith-based federal and state grants. You can search for federal grants at www.grants.gov.

But private foundations can give to whatever causes they deem worthy of assistance. A good place to start is establishing a relationship with a local foundation.

There are [online tools](#) to help you search for grants from all sources, including foundations. These allow you to sort results by issue area, funding source, amount and many other criteria.

Many of these portals charge membership fees. But, if you are serious about finding funding for a project or service your church wants to provide, it may be worth it.

Also consider enlisting the help of someone with grant proposal writing experience. Or find someone in your congregation with these skills. If they work at a non-profit or have technical writing experience, get their assistance.

You can also enlist the help of volunteers online. Websites like [Catchafire](#) match organizations with volunteers possessing a variety of professional skills, including grant writing.



9 Investment Capital

Make sure your church's savings are getting the most return that they can. When you are dealing with the money of church members (as opposed to your own money), this takes on a different approach.

You want to be a good steward of the money your members have so selflessly given. And this means understanding their level of risk. Investing in stocks, for instance, may be out of the question.

But, even if you are not in a position to invest large amounts, at least make sure you are using an interest-bearing checking account. If you are not tied to a particular bank, look around for the best savings or CD rates. And always have enough cash on hand for your budget needs and emergency situations.

Beyond that, decide with your members what is the best use for reserves. If you do not have a finance committee, consider establishing one.

Another good practice is different accounts for distinct goals. For instance, your church may be planning building improvements within five years. If you are confident you will not need the funds until that time, then committing to a longer-term CD may be a financially savvy move.

All states have **specific rules** that govern how non-profit organizations invest their money. They are usually very general and have to do with the level of risk. Know the tax law constraints and ensure your church is operating within them.

And the simplest way to discern how to invest your church's savings is to consult a financial advisor. Although most returns on investment for non-profits are not taxable, an advisor will be able to help you get the most out of your investment and ensure you are in compliance with all laws.

10 Renting

Federal law requires that tax-exempt entities use their facilities exclusively for appropriate purposes. This is to prohibit organizations from saying that they're a church to gain tax-exempt status, then running a business on the premises.

You may already allow meetings for recovery groups or social clubs, that may not be exclusively for members. And that is all within the constraints of the law.

But you may not know that you can charge for the use of your facilities, as long as it involves other non-profit organizations or is within "the mission of the church." For instance, if your music minister wants to give lessons in one of your classrooms, then it is appropriate for him or her to pay the church for the usage.

Local orchestras may have an interest in putting on concerts in your sanctuary. You could even rent out your gym facilities to different sports teams or other recreational groups.

But the renter does not have to be an employee of your church. Small non-profits that operate from home or otherwise without business space may need the occasional use of conference rooms or small offices.

Note that income of this type could be subject to taxation. Be sure to check with your church's accountant to get answers to any questions you have about renting space. It could be a good alternate source of revenue, as long as it does not impact your tax-exempt status.



11 In-Kind Donations

While finding different sources of revenue for your church is important, another way to come at it is to find ways to offset costs. Look to your congregation for their skills and expertise in services that you would otherwise have to pay for.

If you have a CPA in your congregation, they may be willing to help out with accounting, even if you still go outside for annual tax filings. Some churches have volunteer receptionists or file clerks, especially if the hours are minimal. You can even rotate these positions among members so that no one gets burned out.

Form a volunteer group to do simple groundskeeping chores around your church campus. Almost anyone can clean gutters, pressure wash sidewalks, clear debris, or trim hedge bushes.

There may be certain rooms in your church that you would want to have professionally painted. But for others, a paint job by member volunteers may suffice.

Any one of these menial tasks may be inexpensive. But cumulatively the money you save over the course of years can make an impact. It is also a way to make use of the gifts your church has been given, in the form of knowledge or service.





17 Components for Creating the Perfect Stewardship Plan

Churches without a sound stewardship plan tend to have a transient population. This leads to unstable financial support. To maintain balance, you'll need a solid plan.

Here are the key components of a stewardship plan.



1 Annual Goal

The first step is to decide on an annual goal. Are you looking to boost annual tithes and offerings? Is there a specific reason why the church needs a new roof or wants to add to its transportation fleet?

Review the past five years of giving to see if your congregation can reach the goal in one act of giving. Perhaps your annual goal is to raise funds for multiple initiatives.

Clarity is important to keep you and your teams focused on the goal.

2 Budget

As mentioned above, it helps to think of your church as operating like a business. And as such, it should have a budget. Because the church is a unique business model, it must rely on different factors. Instead of customers and clients buying a product or service, the church relies on financial contributions.

If you're fortunate enough to have a social services branch, you can qualify for faith-based grants and additional funding. This money will help with your community outreach initiatives.

A [church budget](#) must include all operational costs, employee salaries, benefits, insurance, third-party costs, programs and events.

How Committed are Your Members?

The delicate part of creating the budget comes with calculating anticipated revenue. How do you anticipate giving? How do you measure what 10 percent looks like when you do not know the salary of members or their commitment to tithing each week?

Because these questions are difficult to answer, most churches will use the past five years of giving and look for the following trends:

- Overall increases and decreases in giving.
- Fluctuations in giving within each year.
- Overall increases and decreases in attendance.
- Are there months where attendance and giving decrease or increase?
- What events or fundraisers brought in the most revenue?

3 Ministry Spotlights

Church stewardship is about the church as a whole and the smaller ministries responsible for fulfilling discipleship duties. It's valuable to the church to have strong, active and engaged ministries.

Ministries demonstrate the works of the church and are showing the need for strong stewardship. Not every



member volunteers within the church, but they'll support good works.

Spotlight those works as part of your plan. Also, ministries should have their own stewardship goals to ensure their projects are fully funded.

4 Outreach Opportunities

Churches must plan for opportunities to go outside the church and into the surrounding communities. Outreach ministry is a way to demonstrate discipleship. There are numerous ways to achieve this goal.

Your outreach ministries can partner with other churches or organizations to achieve a common goal.

There are also mission trips that allow the ministry to travel beyond its borders both financially and physically.

Outreach is one component of church stewardship that congregants are eager to support.

5 Programs and Events

Funding programs and events is another way to build a strong stewardship plan. Although these activities require financial support, they often pay for themselves and bring in revenue.

Most events are centered around individual ministries and can draw different audiences from outside the church. Bringing in people from outside the church is a good thing. Because you do not depend on the congregation to support every effort, and you're creating a chance for discipleship.

Programs and events are a great way to minister, as well as [grow your membership](#). Visitors come into the church for what you're offering, and you're given a new chance to disciple and convert visitors to members.

6 Targeted Sermon Topics

Targeted sermon topics fit perfectly into stewardship plans. These topics are presented as a theme. You can have one a month, every quarter or in conjunction with special dates throughout the year.

The purpose of targeted topics is to reinforce the necessity of commitment to the church as a whole. Topics include being an active participant, volunteerism and tithing. Include Scriptures that support these topics.

The foundation of the sermons is a reminder to the congregation that discipleship is a lifelong commitment.



7 Testimonials

Testimonials are personal statements by individuals and groups that have benefited from their relationship with the church. The purpose is to show how their belief and commitment to doing God's work has allowed them to live a prosperous life.

Testimonials come in various ways. Some are planned, while others are spontaneous. When the congregation sees an example of someone who has benefited from their commitment to the church, they want to replicate it for themselves.

Some churches still host testimonial services. In these services, people have the opportunity to share how their lives have been blessed. They share their experiences and show how obedience worked in their favor.

8 Appointing a Team to Explore Stewardship Opportunities

The work of creating a church stewardship plan shouldn't get left to the pastor and administrative staff. Now is the time to bring in the business-minded leaders within your church and community.



Too often, religious organizations believe their finances and procedures are for church leadership eyes and ears only. The truth is, great minds are in the congregation and their insights can help you grow your ministry.

Inviting business people into your planning discussion can bring about ideas and resources you never imagined. Building business partnerships has benefits that will help the church and the congregations.

The stewardship planning committee could act as a specialized board that's responsible for building community-based relationships. It's also responsible for reviewing and making recommendations for programs and events.

9 Bringing in the Marketing and Media Ministry

Once your comprehensive stewardship plan comes together, it's time to bring in the marketing and media teams. These ministries are vital to effective messaging. They're responsible for relaying the plan and the intended outcome.

It doesn't matter the size of your church. It would help if you had someone or a group that can communicate crucial information. In the digital era, a media ministry makes it easier to assimilate

effective messaging.

Get the right people on your team for the following tasks:

- Church announcements.
- eMarketing.
- Quarterly and annual statement cover letters.

When it comes to church announcements, media ministries are creating innovative and engaging video productions. These require [a good camera](#), low-cost editing apps and imagination.

Use eMarketing to promote upcoming sermon series, events and other church news. It's a great way to stay in touch with seasonal members, elderly members and those that attend via [virtual services](#).

Every church should make available quarterly and annual statements to its members. They hold members accountable for their responsibilities to the church. If a member has pledged an amount to a financial campaign, the quarterly statement shows their progress.

The cover letter for statements has key points, including a message from the pastor thanking the member for their commitment.

10 Incorporating Church Management Tools

Technology is our friend and has made life much easier in every aspect of life. There is no reason for ministries not to use it. [Church management software](#) is keeping ministries inline with other business models.

You're able to integrate the software with multiple programs to streamline processes. Integrations include software to make online giving the preferred method of financial transactions.

11 Branding

Branding expands across industries. Today's church understands the need to create an identity that speaks to their core values and audience. Branding is a part of your stewardship plan because it must gain acceptance within the congregation.

Once the brand is approved, it becomes a part of the church's overall vision and mission statement.

As with any business, your brand includes a logo, slogan or tagline and color scheme. The brand is incorporated into marketing and media strategies. The brand also allows for merchandising, which brings in added revenue.

12 Live Streaming

[Live streaming tools](#) will expand your reach beyond the physical congregation. Streaming gives you the chance to build an online community that's just as vital to stewardship as members that attend in person.

Live broadcast tools included within apps allow your media ministry to:

- Broadcast simultaneously on multiple social platforms.
- Broadcast messages outside of regular church services.
- Provide individual ministries with added visibility.
- Broadcast on-screen messages.
- Promote upcoming events.
- Promote ways to give.

13 Developing a Mission Statement

A stewardship plan is made stronger with a [mission statement](#). Your mission statement is a short, memorable passage that members identify as the church's promise or goal.

The mission statement is posted during church announcements, on the website, on social media channels, church programs and other locations.



14 New Membership Training

If your church isn't doing it already, you need to implement a new membership training as part of your stewardship plan. Too often, people join a church without fully understanding what it means to become a member.

The level of membership training depends on how serious your church takes discipleship. Churches are charged with building character and commitment. To set a strong foundation and ensure membership doesn't become a revolving door, people need guidance.

Membership training often takes place over several weeks. With technology, you can offer a self-paced course online.

Use the training as a chance to learn what ministries' new members are interested in joining.

15 Completing Surveys

There is sometimes a hesitancy in implementing a church survey. It's safe to say the truth hurts. At the same time, you can't plan for the church's future if you're operating under the wrong pretense.

A church survey provides vital information. There are outside sources you can employ to conduct the survey. Or, you can use a free service like SurveyMonkey to create your surveys. If you're looking to create your own surveys, try this [free guide](#), which has the resources you need to get started.

16 Investing in Community Partnerships

Community partnerships include relationships with organizations to provide much-needed services to those in need. During COVID-19, churches partnered with grocers and food banks to feed families experiencing job losses. They also opened their doors to provide COVID testing sites.

Partnerships go into many industries and educate members on things like managing their health, finances and homeownership.

Hosting workshops with invited partners following church business meetings will get more members involved. A workshop can focus solely on creating an annual stewardship plan that includes investors, educators and healthcare professionals.



17 Utilizing Sermon Series

Sermon series differ from targeted topics. A sermon series is a multi-part series that spans several weeks. The series is marketed to the church, includes banners, intro videos and handouts.

Using sermon series, the members become vested in the series, increasing attendance and online viewing. A series is a comprehensive approach to giving an in-depth look at Scriptures.

Another way to use a sermon series is during church and pastor anniversaries. You can use a single Scripture and have each guest speaker create a sermon on that Scripture. Afterward, the series is packaged and made available for purchase.

Want to Grow Giving?



ACS Technologies partners with Vanco to make online giving simple and intuitive for churches. Take the two steps thousands of churches have used to offer modern giving options to their contributors today.

1. **Let's talk!** Speak to our eGiving consultant to see our giving tools in action and plan the most optimal set of tools for your ministry.
2. **Launch** - Don't worry. You don't need to be tech-savvy to implement our giving solutions. We offer customizable launch resources to help you communicate the new ways your contributors can give.
3. Enjoy an increase in donations!

Request a Demo

