



## Church Giving: The rules have changed

by Ben Stroup

People do not have a giving problem. They have a “giving to your church” problem. While that may be a tough reality to accept, it is a dangerous one for the person in the pulpit to deny.

The way we fund our churches is undoubtedly changing. The root of the problem lies not in an inability of the people in the pew to recognize their God-given command to give to the church; rather, it lies in the lack of objectivity of the person in the pulpit and his reluctance to see things from the perspective of the person in the pew.

### **Church leaders on money and ministry**

Church leaders tend to fall into one of three categories. The first is the leader who employs the argument of Malachi 3:10 - blessing or curse - as justification for giving to the church. The second is the leader who avoids the subject of giving completely, for fear that any discussion related to ministry and money will scare people away. The third is the leader who believes that if he preaches good enough and prays hard enough that the resources needed to fund the ministry God has placed on his heart will magically appear.

The argument of obligation has long ceased to be a motivator for giving. It is what I call the “just because” mentality. The thought is that you should give to the church because that is what you are supposed to do. The trouble is that as a growing number of the people who occupy our pews are unchurched, de-churched, or re-churched, the context needed for that reasoning to be heard in a constructive way can no longer be assumed to be inherently present. Without context, the “just because” argument fails because it avoids answering the question “Why?”

The second type of leader, the one who chooses to ignore the subject of money altogether, is operating out of his own personal bias. The group of pastors raised up during the church growth movement of the 1980s and 1990s were put off by the sermons related to tithing and giving that appealed to obligation. This group now occupy the pulpits of church across America. Why would we expect this group to do anything but ignore and avoid this subject matter completely? The unfortunate and unintended result of the church’s silence on the subject of money has left a generation with no other voice to listen to and consider than the one culture offers them.

Third, the leader who believes that preaching good enough and praying hard enough will solve the funding challenges of any growing church, fails to acknowledge the roles and responsibility of organizational manager and executive director as well as his spiritual responsibilities. The person held accountable for sustainable funding in any church is, ultimately, the pastor. Ignoring the issue will only perpetuate a reality that will eventually catch the leader at some point in his ministry. If you are going to

be held accountable, you might as well gain a comfort level with the responsibility of dealing with the subject of ministry funding.

There is one more dark reality that exists that remains a silent deterrent for many leaders when it comes to intentionally addressing the funding levels of their churches. That is, the fact that their personal finances are a wreck. I am not convinced that the lack of conversation about giving has as much if not more to do with the fact that the leader, himself, is unable to give because of his own personal battles with financial solvency as it does with a fear of creating obstacles and barriers to faith for others.

The church cannot fail because there is no “Plan B.” The church is the only institution ordained by God on the day of Pentecost to carry forward the earthly ministry of Christ until His ultimate return. World Vision, Compassion International, Bread for the World, are all good organizations, but they are not the church.

The church is the only institution given the responsibility to facilitate spiritually transformative encounters with the living God that invite people into deeper levels of commitment and practice. Ensuring, therefore, that the funding levels exist to continue to allow the church to fulfill its role should be of utmost importance to every church leader.

No money—no ministry. More money—More ministry.

### **Two critical shifts**

The habits of giving begin with the worldview of the giver. Two critical shifts have taken place in the practice of the person in the pew that necessitate a reevaluation of how we engage our congregants with respect to the subjects of giving and generosity. If we fail to adapt, we risk funding someone else’s budget with money God intended to fund the Kingdom.

The first critical shift is that the person in the pew no longer believes that the tithe is solely reserved for the church. Passing the Plate, describes the American attitude toward church giving as “discretionary obligation.” There is a real disconnect for many American Christians between what we know and what we practice.

The idea of sacrificially giving to the church is in direct conflict with the American myth as embodied in the Horatio Alger “rags to riches” stories that define the quintessential American ethos. If we are creators of our own destiny and success, then what we achieve is ours to possess. Is it any wonder that Christians struggle to make sense of the contrast between God’s Word and the cultural lens through which we see the world.

We must move people along the spiritual continuum from a place where they see all they have as theirs to possess to a place where they see their time, talent, and treasure as gifts from God to be invested in building the Kingdom on earth. If we fail to facilitate the shift, we will forever be bound by the practice of “discretionary obligation” as giving to church becomes even more of an ad hoc practice rather than a spiritual discipline.

The second critical shift is that Christians want their money to make measurable ministry impact. For many of us who grew up in the church, our assumption is that church leaders, whom we have said as a community are God’s appointed leader for this moment in time, know best how to allocate the funds given. It has been said that when you give, you give to God. This implies that the person in the pew should not be concerned with how the money given is used. The end result is that the person in the pew is excused from the decision making related to the use of the funds given.

Where this falls short is that people in the pew, as we have already discussed, do not see the church as the only place for their tithe. That opens the door for every other nonprofit organization to be evaluated as

an equally good option as the church. The good news is that the church is not excluded from consideration. The bad news is that the church is one of many options.

People will give to the organizations and causes that best represent what is most important to them and consistent with their core values as well as those organizations which are making a measurable impact. Conversely, people will stop giving to organizations and causes that they do not perceive to be making a difference.

LifeWay Research and The Barna Group confirmed what we already intuitively knew: that some (not all) churches have been absolutely paralyzed by this recession. Yet in the midst of a season of “tough giving,” people found more than \$500 million dollars to contribute to Haiti in just three weeks time. The numbers continues to grow and flies in the face of the reasoning by some that the cause of the giving shortfall is that people do not have money to give.

Further, Empty Tomb noted in *The State of Church Giving through 2007 What Are Our Christian Billionaires Thinking — Or Are They?* that billionaires are the least likely group to donate to churches. The conclusion was that billionaires are not confident that their church will make the most of the sizable amount of money they can give.

It is the responsibility of the church leader to communicate compelling reasons why every person in the pew should fund the work of their church and to demonstrate consistently a return on ministry investment. Doing both well ensures the funding will exist to accomplish the vision God has placed on the hearts and minds of church leaders.

### **Five defining principles**

Before change can take place, we must agree on a few core principles:

1. The church is a nonprofit organization that exists based on the freewill giving of its membership. Church leaders must be willing to take the necessary steps to ensure the long-term financial viability of the ministries they lead. No longer can a leader assume that every member shares the assumption that the first ten percent is reserved for the church. Make no mistake about it: the church must compete for the mindshare of the person in the pew.
2. Churches have an advantage over every other nonprofit: weekly interaction with its membership. Every other nonprofit must resort to direct mail or occasional events to interact personally with its constituency. Outside of major givers, most people who donate to nonprofit causes and organizations will never personally interact with those who lead such organizations. Churches are the only nonprofit organization that has within its DNA the function of gathering together. This is too often undervalued as a key to funding.
3. Churches are the worst at capturing the dollar and fail consistently to provide a “call to action.” Church leaders must realize that the people in the pew is waiting for us to provide them an “investment plan” before they will give generously. The organization that does will get funded. While they might prefer it be their church, it is not predetermined. Stop holding boring business meetings and start holding interactive shareholder meetings that invite collaboration, co-creation, and an interactive atmosphere between the person in the pew and the person in the pulpit.
4. If churches continue to be silent on the subject of money, the resource levels needed to fund ministry will not exist. The work of the church is too important to remain silent on this issue. If we will overcome our own (and unfounded) personal inhibitions related to ministry and money, we can change the conversation from “What do we have to cut to survive?” to “What does God want us to do next?” What we do with our money as Christians matters to God. It speaks directly to our

understanding and practice of the Lordship of Christ. Church leaders do not have a choice but to address this issue.

5. Giving is an outward sign of an inward commitment. Measuring giving is one way to determine the spiritual health of your church and your membership. Giving is never a financial issue. It is always a spiritual issue. If people are not willing to support your church financially, then you know they are not fully committed to what you have presented to them as your ministry plan. Likewise, those who are sacrificially giving, have a vested interest in seeing the church succeed and should be seen as pillars of influence within the church community.

These five principles clarify for every church leader that the rules of giving have changed. If we fail to change with them, we are limiting our church's ministry potential and disregarding God's provision. While theory is good and helps shape our thinking, change does not happen unless we decide to take action.

### **Five step action plan**

These five steps provide a framework to define a unique plan of action. Models are good learning tools, but they are not meant to be replicated without respect for the unique conditions that exist within each community. The better option is to use these five steps to build an organic system that is dynamic and fluid enough to change as the variables change over time.

1. Establish a systematic strategy. Improving church giving is not a onetime effort but something that must be woven into the fabric of every area of the organization. Every area of church life must work in concert to build a system that encourages faithful giving and sustainable funding. A system can be defined, measured, and modified as needed.
2. Start talking about it. Break the silence. Begin presenting an alternative for Christians to consider in relation to money. Our ability to communicate the needs, vision, and impact of ministry is key to building trust and improving giving. Consider seeing the person in the pew as a shareholder who has the potential to invest in your church. If the leader cannot inspire others to give their time, talent, and treasure, it is a sign of a much larger issue.
3. Set expectations. There is a direct relationship between the membership and assimilation processes in your church and your ability to develop sustainable funding. Those who find a place to serve and understand their roles in the larger church community, tend to be more connected and committed to the church. God's design did not include being saved to sit in the pew; rather, the church must be a place from which we are sent. People rise to the level of expectation set for them. Raise the bar and watch people respond.
4. Make the "ask." The reason the people in our pews are funding the local hospital and university systems instead of our church is because they are building a relationship and asking for their financial support. The relationship must come first; however, just focusing on building a relationship does not increase funding. If a church leader is fearful to ask for money to support what he believes God is calling the church to accomplish, then he is not, himself, convinced of what he is saying. "Asking" is a gut check for the church leader.
5. Report the ministry impact. It is not enough to ask people to give. The church leader must also be careful to honor and respect that those funds could have been distributed to many different causes and organization. After the leader has appropriately acknowledged the gift and said

“thank you,” be sure to provide documentation on how the funds were used and what measurable ministry impact they made. Failing to do so will limit subsequent funding.

Those church leaders who are willing to see “the view from the pew” will learn to adapt to the changing rules of church funding. We must never stop upholding the truths of Scripture related to stewardship and giving. We must never apologize that God’s design for Christians is to fulfill the Great Commission by supporting the work of the local church through the generous giving of their time, talent, and treasure. We must never be ashamed to articulate the financial needs of the most eternally significant organization in this world.

We must, however, do so in a way that honors the balance created in God’s divine plan to give the vision to the church leader and the resources to the person in the pew. It remains the responsibility of the person in the pulpit to cultivate, not demand, what God has provided in such a compelling way that God’s vision is accomplished and the transformation of people, community, and culture takes place as the spirit of God works through our faithfulness and obedience to His call.

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