

DEVELOP A CONVERT INTO A GIVER

HMD Conference Call
Monday, August 4, 2008
8 p.m. CST

1. TYPICAL FINANCIAL STRUGGLES OF HOME MISSIONS CHURCHES

- A. Birthed by a burden:** Since most Home Missions churches are birthed by a burden of a man or woman and their spouse, they typically are passionate about their call to the point of funding whatever it takes of their personal resources to make sure the church makes it financially.
- You start with a burden and pay the price of birth.
- B. Transition from Founder's Syndrome:** Many times there is a challenge to transition from the "Founder's Syndrome" of funding a start up church, to teaching the new converts into being a "giver" and not just the "receiver."
- You need to transition from "Founder's Syndrome" to true Pastoral teaching/training. This is similar to a mother who pays the price of pain to birth a child, but who must at some point teach that child to make their own bed, pick up their own clothes, take their own bath, etc. At some point the parent must teach the child to grow up and mature in their personal responsibilities.
- C. Afraid to approach giving:** Why is this? Many pastors are afraid that they will drive converts away by teaching/preaching about money.
- D. Lack of teaching hampers growth:** Many Home Missions churches are hampered by growth, as the expenses increase with new people but the income does not increase, leaving the pastoral leadership frustrated and carrying a load the congregation should learn to carry.
- Many pastors can end up being bi-vocational longer than necessary because they do not teach converts how to be givers.
 - Other churches can't grow anymore because the pastor is working extra to pay the bills that the new converts need to learn to help carry.

2. STATISTICS OF CHURCHES AND GIVING (FROM RESEARCHER GEORGE BARNA - 2004)

A. Reported Tithe Giving

- **The trend to being generous is going down** - 2003 Barna research - Over 80% of all households donated some money to at least one non-profit organization or a church in 2003, 2002 and 2001, compared with 84% in 2000 and 87% in 1999.
- **Fewer Church Attendees are paying tithes** - 2003 Barna research - The proportion of households that tithe their income to their church - that is, give at least ten percent of their income to that ministry - has dropped by 62% from 2001 to 2002 - from 8% in 2001 to just 3% of adults during 2002.
- **“Born Again” tithe givers is higher than other attendees** - 2004 Barna research - 9% of “born again” Christians tithed 10% of their income to a house of worship. That is roughly three times the national average.
- **1 in 20 or 5% tithe their pre-tax income** - 2003 research by Barna shows one out of every twenty households (5%) tithed their pre-tax income to non-profit organizations.

B. Reported giving to the local church

- **Cumulative giving in 2000** - The average cumulative donations to churches by evangelicals totaled \$2097.
- **Cumulative giving in 2002** – The average cumulative donations to churches by evangelicals totaled \$1220.
- **Cumulative giving in 2003** – The average giving to churches in 2003 was \$1411, higher than a year earlier (\$1220), but below previous years’ totals.
- **Giving represents 2.2% of gross income** – 2003 research by Barna shows when contributions are examined as a percentage of household income, giving to religious centers represents about 2.2% of gross income.

C. Groups that are most and least likely to give

- **Most likely to give** – The segments that were most likely to give at least ten percent to their house of worship included:
 - Evangelicals (14% did so)
 - Adults with an active faith (12% of those who had attended church, prayed and read the Bible during the previous week)

- African-Americans
 - Born agains
 - Charismatic
 - Pentecostal Christians
 - People from households with a gross income of \$60,000 or more
- **Least likely to give** - The segments that were least likely to tithe included (2003 research):
 - Catholics (1%)
 - Non-born again individuals
 - Adults under 35
 - Those from households with a gross income of \$40,000 to \$59,999

3. WHY SHOULD YOUR CHURCH HAVE A STRATEGY FOR PROMOTING STEWARDSHIP/GIVING?

A. Statistics prove we are NOT natural givers.

B. Scriptures provide a clue as to how God knew we had to be taught Stewardship/Giving:

- *40* *Baptism*
- *275* *Prayer*
- *350* *Faith*
- *650* *Love*
- *2,350* *Finances, Material Possessions and Wealth*

C. How do you “Develop A Convert Into A Giver?”

- **Teaching and Preaching on the subject/principles**
 - If you don’t teach/preach baptism, will they understand it?
 - If you don’t teach/preach prayer, will they pray?
 - If you don’t teach/preach faith, will they develop it?
 - If you don’t teach/preach love, will they learn how to love everyone?
 - If you don’t teach/preach forgiveness, will they learn how to forgive past and present hurts?
 - If you don’t teach/preach holiness, will they learn how to live a holy life?
 - If you don’t teach/preach on fiancés, material possessions and wealth, will they know what God has to say about them?

- **By encouraging your converts to grow in the grace of giving and by providing opportunities for them to give to the church, you are helping them to honor God with their wealth and to reach out to others.**
- **II Corinthians 8:7** - The 8th chapter of II Corinthians deals with excelling in giving.
 - Amplified: *“Now as you abound and excel and are at the front in everything — in faith, in expressing yourselves, in knowledge, in all zeal, and in your love for us — [see to it that you come to the front now and] abound and excel in this gracious work [of almsgiving] also.”*
 - The Living Bible: *“You people that are leaders in so many ways—you have so much faith, so many good preachers, so much learning, so much enthusiasm, so much love for us. Now I want you to be leaders also in the spirit of cheerful giving.”*
 - New International Version: *“But just as you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in your love for us - see that you also excel in this grace of giving.”*
- Ephesians 4:11-12 KJV states: *“And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers; For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ:”*
- Jesus knew the value of teaching. Mark 6:34 KJV *“And Jesus, when he came out, saw much people, and was moved with compassion toward them, because they were as sheep not having a shepherd: and he began to teach them many things.”*
- **Summary: Pastor, you must teach and preach on finances, material possessions and wealth.** Frankly, if you do not, you are cheating your people from learning God’s principles of a Godly lifestyle.
- **Developing a stewardship strategy** will enable you to increase the financial base of your church and release more resources for Kingdom work locally and worldwide.

4. **ESSENTIAL ELEMENTS OF EFFECTIVE STEWARDSHIP**

STRATEGIES - To increase the number of persons giving a tithe or more than a

tithe to the church, the pastor must take responsibility to teach the benefits and blessings.

A. Stewardship as a Department of the church

- Martin Luther said there are three conversions – first the mind, then the heart, and finally the pocketbook. Just as a church has a new converts department and teaching, a ministry of stewardship focuses on the last conversion that is so desperately needed in lives today.
- Why should your church have a strategy for promoting stewardship?
 - First, developing a strategy to lead members of your congregation to greater commitments as Christian stewards will encourage them to responsible discipleship (2 Cor. 8:7). By encouraging people to grow in the grace of giving and by providing opportunities for them to give to the church, we are helping them to honor God with their wealth and to reach out to others.
 - Secondly, developing a stewardship strategy will enable you to increase the financial base of your church and release more energy and resources for Kingdom work locally and world wide. We know that evangelistic outreach, youth and children ministries, community outreach do not just happen – they are a result of prayer, planning and efforts from congregational members. In a similar way, increased giving cannot happen without a plan for teaching stewardship principles to ALL age groups and providing opportunities for giving to the church's ministries regularly.
- Churches would benefit tremendously by considering stewardship as a departmental ministry, appropriately staffed, funded, and with an annual plan of action to serve the local assembly.
- Stewardship Department should provide education to understanding motivational reasons for giving.
- We recommend you have someone make sure there is consistent teaching on Stewardship.
- One of the best-giving faith groups in the U.S. is the Seventh Day Adventist Church. As a denomination, they stress tithing

and systematic giving for its members. For the Adventists, *stewardship* and *discipleship* are interchangeable terms.¹

- *“Blessed is the individual who belongs to a church that faithfully teaches the biblical message of stewardship and offers its members opportunities to practice generosity.”*²

- B. Preach about giving** - Your congregational members need Biblical guidance if they are to grow in the grace of giving. As you preach, be conscience of including in your messages examples of individuals and groups from the Old and New Testament who used giving as a concrete way to express their love and commitment to God.
- C. Talk about money** – Don’t be afraid to talk about money. I am convinced Satan can convince you that the congregation will misunderstand when you talk about money that you are money hungry. Why? Because Satan doesn’t want them blessed by giving to the work of God.
- D. Teach Stewardship to all age groups** – Plan Bible studies on various aspects of stewardship. Use available educational materials to raise awareness about stewardship issues among your congregation members, starting even with your children. One of the greatest resources to help you plan to teach all age groups that we have found is a free “Guide To Increase Church Giving” by Brian Kluth.³
- E. Teach money management - Teach getting out of debt and staying out of debt** – Christians, like everyone else, are in trouble. We recommend you start with “Financial Peace University”⁴ or “Crown Financial Ministries.”⁵ Both have a series of classes that you can use in your church to teach how to get out of debt and stay out of debt.
- Imagine what your church members could do for the Kingdom of God if your members were out of debt?
 - 7 out of 10 families are struggling financially, living paycheck to paycheck.

¹ <http://www.adventistreview.org/2005bulletin/Stewardship.html>

² <http://www.mcconkey-johnston.co.uk/files/images/docs/Raising%20Stewards%20in%20the%20Local%20Church.pdf>

³ www.GenerousLife.info

⁴ <http://www.daveramsey.com/fpu/church/>

⁵ <http://www.crown.org/>

- Most are spending 2.2% more than they make. They have no money to give to the church.
- According to USA Today the number 1 cause of divorce is financial stress
- 35% of Christian marriages end in divorce, and most are caused by stress from money mismanagement that is destroying our families and marriages and causing great impact on the world.
- Proverbs 22:7 KJV – *“The rich ruleth over the poor, and the borrower is servant to the lender.”* 70% of your members are living in slavery to debt.
- Help change their behavior by not telling them to give, but show them how to manage their money and they will have the finances to give.
- This type teaching will not teach how to handle 10% but to manage 100% of their money.
- It is a ministry and outreach to your community. Typically 30% to 60% of those attending these types of classes are not members of your church.
- Romans 12:2 KJV transformation in the area of personal finances. *“And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.”*

F. Use visual illustrations

- Prepare some stewardship posters with information about the church’s ministries and the budget, and place them in the church hall.
- Use cartoons in messages on the screen and in bulletin inserts. A great resource is Brian Kluth’s “Financial Funnies Cartoons.”⁶
- Prepare a bulletin board with pictures of activities in the church and mission projects, emphasizing how generous giving from church members has enabled these activities to happen.

⁶ <http://kluth.org/cartoons.htm>

- G. Aim for transformed lives, not institutional survival** – i.e. don't teach when in a crisis, but as a transformation of their lives to be Christ-like and receive His blessings.
- H. Pastor to think big, not small** – story of a member wanting to give large gift and when they asked the pastor what he would use a big gift for he said new wallpaper for the ladies bathroom... \$1,000. They had intended to give up to \$100,000.
- I. Share testimonies of those who gave and God blessed** - How God has taught them to give.
- J. Don't reinvent the wheel. Use available resources.** Two helpful resources for shaping a church's stewardship strategy are: *"How to Increase Giving to Your Church"* by George Barna and *"Generous People – How to Encourage Vital Stewardship"* by Eugene Grimm. Both books contain stewardship principles and practical ideas for encouraging faithful giving in the local church.

5. UNDERSTANDING MOTIVATIONAL REASONS FOR GIVING

Randall Barton, former CEO of the Assemblies of God Financial Services Group, in a published article entitled, "Understanding Motivational Reasons for Giving,"⁷ stated that twenty years of stewardship work has convinced him that one of the primary reasons pastors and church leaders either fail to emphasize stewardship, or emphasize it inappropriately is: They do not understand the different motivational reasons of giving.

The people in the pew are motivated differently. What captures the heart, attention, and commitment of one person is different from another. Understanding the different motivational reasons that affect people's giving will help you create a broad-based stewardship education program that appeals to your entire congregation, not just to a particular group in your congregation.

We recommend you go to this link and read the five motivational reasons people give.

1. Commitment
2. Compassion
3. Community
4. Challenge
5. Critical

What we teach should always be based on the Word of God. But we need multiple strategies, with the goal of helping people get control of their finances, learn to honor God in their financial decisions and become great stewards of His resources He has trusted them with while here on earth.

⁷ http://www.enrichmentjournal.ag.org/200004/110_stewardship.cfm

6. GREATEST LOCATION OF RESOURCES IS WWW.KLUTH.ORG

- A. **Downloadable and reprintable GENEROSITY flyers / tracts / pamphlets / booklets are available for use in your church to quietly but effectively promote Biblical generosity in your congregation.**
- B. **5 Ways to Inspire Generosity in a Recession or Struggling Economy.** This article by Brian Kluth appeared in RICK WARREN'S MINISTRY TOOL BOX that is sent to 102,000 pastors and leaders worldwide.
- C. **CONFIDENTIAL WORKSHEET: What are the giving patterns in your church?** In many churches, 1/3 of the people give \$0, 1/3 give under \$500, and only 1/3rd give over \$500. In some larger churches, up to 50% of the giving records are blank (\$0). This helpful confidential worksheet will allow church leaders understand what is happening with the giving patterns in their local congregation. There is a "blank" worksheet copy for the church to use and a "sample" copy of how to fill out the worksheet.
- D. **Church Stewardship Ideas: 7 Latest Trends on an Old Subject**
This article by Brian Kluth appeared in the *Religious Products News* magazine.
- E. **How to Raise the Generosity Tide in Your Church - Why and how to have an effective generosity initiative or stewardship campaign.** Generosity teaching in churches has been declining for decades. In this vacuum, Christians are living a materialistic lifestyle that has led to a 30-year decline in the percentage of income that Christians give to the Lord's work. This article outlines an effective plan to help reverse these trends for churches everywhere and any size.
- F. **How To Help Your Church Overcome a Slump in Summer Offerings: 5 Things "Not To Do" and "5 Things To Do."** Read 5 true-to-life "bad" examples of what some churches do to increase offerings, ALONG with 5 pro-active and positive things churches can do to help overcome the impact of a summer slump in their giving.
- G. **12-Month Church Stewardship Planning Worksheet AND 45 Best Church Practices & Resources.** This cutting edge resource was developed through Brian's national seminar ministry and his interaction with some of the largest and most influential churches in America (although churches of ALL SIZES will find valuable ideas and resources THEY can put to use in their congregation).

- H. BOOKLET: "40 Day Spiritual Journey to a More Generous Life."**
This is one of the few resources available in America that was specifically written to teach and encourage greater Biblical generosity throughout an entire congregation! Each congregation can decide the "best method" for using this booklet - - in Small Groups OR in Sunday School classes OR given to every family for personal devotional reading OR to be used as part of a 40-Day congregational focus on generosity OR in a fall stewardship emphasis OR as part of a pledge drive OR in conjunction with a building or fundraising campaign. The best news is that you can actually CUSTOMIZE THE INSIDE OF THE BOOKLET to fit your congregation's purposes. You are able to download the booklet in a Microsoft Word Document that you can edit and personally customize! Once you have it exactly the way you want it, just take the computer file to a Kinkos or quick print shop, and within several hours they can produce enough booklets for your groups, classes, or for every household or every person in your congregation. In Brian's church, they used this booklet and raised \$1 million dollars in 2-year financial and gift-in-kind commitments from just 100 families!
- I. 10 Things Every Pastor and Church Leader Needs to Know About Funding Ministry.** Important truths for generosity in your church and financial peace in your congregation.
- J. WORKSHEET: Annual Planning Guide with 23 Proven Ideas for Churches.** Use this invaluable planning tool to develop a holistic and strategic plan to increase financial teaching and generosity in your congregation.
- K. E-Manual: "Personal Guide to Getting Your House In Order."**
This 16-page manual provides helpful information, ideas, and forms to better communicate your medical wishes, financial information, Biblical generosity, funeral planning, and family legacy with loved ones and professionals. This can be ordered for personal use OR for distribution to all the families in your church, ministry, or group.
- L. Guide to Increasing Church Giving for Pastors & Church Leaders.** This 9-page downloadable booklet will share with you WHY and HOW to conduct an all-church generosity initiative to unleash joyful giving in your church. The guide also gives you the "45 Best Generosity Practices of Leading Churches", a 12-month stewardship planning worksheet, and affordable and easy to use resources for use in your church.
- M. 10 Ways to Help Increase a Congregation's Giving 10-25% or more!** These time-tested ideas can give your church the needed boost to

meet and surpass your current budget for greater ministry outreach and impact!

N. 10 Guiding Financial Principles & Policies For A Local Church.

A helpful resource for your church board or finance team to model or modify for your purposes.

O. 20 FAST FACTS on financial and generosity issues impacting Americans, Christians and Churches. These eye-opening statistics will enable pastors to see the importance of teaching God's Biblical principles on financial and generosity matters.

P. 60 BEST CHURCH PRACTICES to Increase Generosity & Financial Teaching in Local Churches. The average church only uses 4-10 ways to teach Biblical financial truths and encourage generosity. But research from some of America's best churches shows there are more than 60 ways to help your congregation in this vital area.

Q. Powerful Offering PowerPoint Slides

R. Sermons and Seminars

S. 50 Ways to Encourage Faithful Giving⁸

Summary:

You get what you teach and preach. If you want your people holy, you teach and preach holiness. If you want them to be saved you teach and preach how to be saved. If you want them to be disciples of others, you teach and preach discipleship. If you want them to be givers and be blessed in their finances, you must teach and preach the principles of giving and finance.

The Living Bible: "You people that are leaders in so many ways-you have so much faith, so many good preachers, so much learning, so much enthusiasm, so much love for us. Now I want you to be leaders also in the spirit of cheerful giving."

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<http://www.disciplesmissionfund.org/LinkClick.aspx?fileticket=n4u8%2BNnAZ5U%3D&tabid=118&mid=426>