



# CULTIVATING A GENEROUS CHURCH<sup>1</sup>

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## /// Session 1

"Must Do's" to grow a culture of generosity in the church.

## /// Session 2

Best Practices of generous churches

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<sup>1</sup> Content provided by Greg St Cyr for TIMES12 at regional gatherings in 2018.

# CULTIVATING A GENEROUS CHURCH

## /// SESSION 1

"MUST DO'S" TO GROW A CULTURE OF GENEROSITY IN THE CHURCH.

1. You **must** model a generous life, talk naturally about giving, cast vision, teach and challenge the body to give.
2. The church **must** model generosity.
3. You **must** view generosity as part of discipleship in response to the Gospel.
4. You **must** develop a biblical philosophy of giving (and implement a giving plan).

Problems:

- Many pastors and church leaders are poor personal stewards
- Most church members are poorly taught and challenged on biblical stewardship
- Often stewardship is most emphasized when the church needs money

### **YOU MUST MODEL A GENEROUS LIFE, TALK NATURALLY ABOUT GIVING CAST VISION, TEACH AND CHALLENGE THE BODY TO GIVE.**

#### **Model:**

Generous churches are led by generous pastors.

In general, the congregation is not going to stretch beyond the giving level of the leadership. There might be some with the gift of giving who will, but generosity won't be normative.

#### **Normalize the conversation:**

"I never mind asking for money, because I'm not asking for me." Mother Teresa

"Churches that avoid talking about money from the pulpit or speak about it only once or twice a year still send a clear message about money to their people. Avoiding the issue sends the message that you think your people don't want you to talk about it. While that may seem like a solution, it makes the problem worse, in that the church is validating wrong beliefs about faith and money. This is where we have to move strategically to normalize the conversation.

In other words, make the conversation about faith and money so natural that people don't get uptight when it comes up."

Chris Willard, Jim Shepherd

#### **Cast vision:**

Three parts:

- Teach the Word
- Tell stories
- Challenge with a specific ask

(Information + Inspiration + Invitation)

# CULTIVATING A GENEROUS CHURCH

## **Teach often:**

Every Sunday through the offering moment  
Regular Adult Education  
Small Groups  
Sermon series  
As we preach through biblical book

## **Clear Ask/Challenge:**

Embrace the “ministry of asking.”

## **To discuss:**

From this first “must,” what are you strongest in? What area needs attention?

## **THE CHURCH MUST MODEL GENEROSITY.**

Generosity in funding mission, benevolence, resourcing their growth.

“Generosity is often an intangible force that trickles down from you to your people and results in specific actions. As your people see you being generous with resources to support them and give them the best opportunity to grow, they will begin to adopt that same spirit of generosity.” Nelson Searcy

## **To discuss:**

On a scale of 1 to 10, how generous is the church you pastor? How are you leading the church to model generosity?

## **YOU MUST VIEW GENEROSITY AS PART OF DISCIPLESHIP.**

## **Conviction:**

It is impossible to become a mature disciple of Jesus without also becoming a mature steward of one’s financial resources.

“The last thing to be converted is the pocket-book.” Charles Spurgeon

“Generosity is something we want for you, not something we want from you.”

Motivation for giving is the gospel of God’s grace.

2 Corinthians 8:9; 9:6

# CULTIVATING A GENEROUS CHURCH

## YOU MUST DEVELOP A BIBLICAL PHILOSOPHY OF GIVING AND REPEAT IT OVER AND OVER AGAIN.

Generosity is a lifestyle that flows from an understanding that all that we have, are, and ever will become is not ours to possess, and it results in sharing what we've been given with others for the advancement of the kingdom and the glory of God. Generosity embraces a biblical understanding of stewardship:

- God is the owner of everything
- What we have has been given to us by God
- The resources we possess are assets to be invested in the kingdom

Generosity is a fruit of God's grace, the product of a transformed heart, and it develops in an atmosphere that encourages it, celebrates it, and reproduces it consistently over time.

- Chris Willard, Jim Shepherd

### **God owns it. I steward it.**

#### **Give - Save - Live**

- God owns it (Psalm 24:1; Deut 10:14; Hag 2:8; 1 Chron 29:11-12) I steward it (1 Cor.4:2)
- Give, Save, Live.
  - Give – Acts 20:35; Malachi 3:10-11; Prov 3:9-10  
Two types of givers: those who give off the top and those who give what's left
  - Save – Prov 6:6-11
  - Live – 1 Corinthians 10:31; 1 Timothy 5:8; 6:17  
Provide for your family, pay your debts, meet some of your wants/desires

**God's provision always follows obedience.** Genesis 22; 1 Kings 17:1-8

**Little in the hands of the Lord is always enough.** John 6:1-12; 1 Kings 17:9-16; Luke 16:10-12

**You have been blessed to be a blessing.** Psalm 67; Genesis 12:1-3; 2 Cor 9:5-11

**Devotion to money always leads to worry.**

**Devotion to God always leads to peace and provision.** Matthew 6:24-34

**You cannot out-give God.** 2 Corinthians 9:6-11; Luke 6:38; Acts 20:35

**God's work done God's way will not lack God's provision.** (Hudson Taylor) Phil 4:15-20; Matthew 6:24-34; 2 Cor.9:6-11

**To discuss:** What are your favorite passages on giving? If you have developed a philosophy of giving, what is it? From the below Action Steps below, what is your next step?

#### **Action Steps:**

1. Get your financial house in order and take the next step toward personal generosity.
2. Teach a class on financial stewardship.
3. Take a specific step to model church generosity.
4. In light of your favorite verses on giving, develop an axiom that you are passionate about and preach it.

# CULTIVATING A GENEROUS CHURCH

## /// SESSION 2

## BEST PRACTICES OF GENEROUS CHURCHES

### Review:

- You **must** model a generous life, talk naturally about giving, cast vision, teach and challenge the body to give.
- You **must** view generosity as an intentional part of discipleship in response to the Gospel.
- The church **must** model generosity.
- You **must** develop a biblical philosophy of giving and constantly message it.

We want to help everyone in our church move to the next level in their giving. This involves helping the congregation first see giving as a priority, then begin to give a percentage of their income, and finally to increase their giving progressively (priority, percentage, progressive).

### IMPLEMENTING A GIVING PLAN

- Help an attender give a **first-time** gift
- Help a first-time giver become a **regular** giver
- Help a regular giver become a **percentage** giver
- Help a percentage giver become a **financial leader**

A financial leader is not defined by the amount but by the proportion to the giver's income. This involves giving over and above the historic benchmark of 10%.

The local church is made up of 5 types of givers:

1. Never given
2. First time givers
3. Regular givers
4. Percentage givers
5. Financial leaders

### THE STEWARDSHIP CONTINUUM

EXAMPLES

FIRST TIME	REGULAR GIVERS	PERCENTAGE GIVERS	FINANCIAL LEADERS
\$1	\$100	\$500	\$2500+
\$1	\$500	\$2500	\$10,000+

### THE PROCESS OF MOVING THE CHURCH FAMILY TOWARD GENEROSITY.

37 First Time Givers	12 Regular Givers
9 Percentage Givers	2 Financial leaders

Total givers = 60

# CULTIVATING A GENEROUS CHURCH

## **Cultivate first time gifts:**

- Maximize the offering
- Annual stewardship series and when preaching through biblical books
  - Teach in January
  - Provide resources (Treasure Principle)
- Giving challenges two times per year
  - Ministry expansion and End of year

## **Help first time givers become regular givers:**

- Teach the biblical basis of stewardship during your worship gatherings
- Teach the biblical basis of stewardship in small groups
- Regular stewardship training (Crown Ministries [crown.org], Financial Peace, Randy Alcorn's resources)
- Use a giving challenge to give over a period of time (stewardship campaign, 8 week challenge)
- Membership class
- Communication
  - Send a personal letter of thanks by the end of the week to first time givers with encouragement to connect in ministry and to continue to give
  - Send a letter of thanks, ministry update, giving statement in early July (some do this quarterly)
  - Send end of year letter of thanks, recap of year, giving statement, and auto-debit enrollment form by January 31
- Educate on simple giving options
  - Sunday gathering giving (morning "offering" and giving kiosks)
  - Online giving
  - Automatic Bank Debit Giving
  - Stocks

## **Move regular givers to percentage givers:**

- Lead pastor becomes a percentage giver (tither or more)
- Teach on tithing and grace giving, and "first-fruits"
- Utilize testimonies about God's faithfulness
- The Giving Challenge = commit to giving 10% for four months
  - responders indicate after the gathering
  - letter and small gift (Treasure Principle, by Alcorn) mailed by Wednesday
  - encouragement during the gathering
- The 1% challenge

How many regular households attend the church? \_\_\_\_\_

What is the median annual household income in your area? \_\_\_\_\_ Multiply the median annual income by the number of households, then multiply by 10%. \_\_\_\_\_

# CULTIVATING A GENEROUS CHURCH

## **Cultivate Generous Givers:**

- Demonstrate financial integrity
- Personal follow-up through thank you letter or personal one on one conversation
- Faith-stretching giving challenges
- Testimonies and teaching

Read "The Ministry of Giving" by Joel Mikell, Bill McMillan, and Kimberly Stewart.

How to identify financial leaders?

- Those who give more than \$X/year
- Those who give more than \$X/year to building campaign

Ministry to financial leaders is not about money.

Do your homework before talking to financial leaders.

Giving happens through relationship, therefore face to face meetings are key.

Share the vision, strategy, financial need/goal.

Ask them to pray about their specific participation.

After the gift is received, thank them, ask permission to share the amount of the gift (without using their name), and communicate progress.

Stay in touch with top 25 church donors.

Look for ways to keep financial leaders involved (ministry updates, future dreams, ministry burdens, upcoming capital campaigns)

## **The biggies:**

- Leaders model biblical stewardship
- Leverage the weekly offering
- Teach and resource on stewardship
- Clarify and simplify how to give
- Write a thank you to first-time givers and large gifts.
- Mail semi-annual giving statements with ministry update

**To discuss:** From the above, what one thing (that if applied) would have the greatest stewardship impact on the church you pastor? Why?

## **FURTHER THOUGHTS ON THE GIVING PLAN PREACH AND TEACH ON FINANCIAL STEWARDSHIP.**

2x/year teach on giving (one series and whenever it comes up)

# CULTIVATING A GENEROUS CHURCH

## UTILIZE THE OFFERING.

Mention the offering early enough to give people a two minute warning.

Cast vision, shape biblical thinking, express thanks, affirm our value & philosophy of generosity.

Acknowledge that some give online, giving kiosk or app, auto-debit, monthly but this is a time for all of us to acknowledge God's provision.

**Special asks: Designed to accelerate the ministry and stretch the giving of the congregation.**

End of year, global missions, local outreaches, church plants, building projects, 1% challenge, 10% giving challenge.

## RAISE MONEY FOR MINISTRY EXPANSION AND BUILDINGS.

The Gospel must be central and God's vision must drive any building project.

The leadership must be on board and sacrificially vested.

The Lead Pastor must lead out in giving.

Utilize an outside consultant.

Don't skimp on excellent communication (video, brochures, website).

Make the "ask" specific and as personal as possible (small groups, share with every ministry).

Direct ask to financial leaders is key.

Two philosophies: "build it and they will come" or "squeeze them in and then build."

Easiest to raise money for the first building project.

## SOUND FINANCIAL MANAGEMENT

### • Financial oversight

- Ensure your church has clear annual / FY budget. This should include budgeted expenses and how much of the income will come from internal giving, and how much is needed from external donors and planting grants.
- Provide regular financial reports for leadership review (balance sheet, revenue and expense statement, one-page executive summary)
- Annual audits
  - Internal initially (Finance team or experienced church member)
  - External as church grows (Independent accounting firm/CPA)

### • Appropriate transparency

- Annual financial report to congregation (e.g. high-level pie chart)
- Regular updates and reports as needed (e.g. use select data from Financials Exec Summary to communicate updates)

### • Excellence in Compensation Setting and Conflicts of Interest

- Leaders are worthy of double honor, especially those who teach and preach
- Documentable procedures ensure responsible compensation setting
  - SENT Network provides Lead Planting Pastors their initial Compensation Agreements for specific geographic locations. Each church needs to then establish their own "pay bands" for other pastors, directors, and staff.
  - Data from other churches provide "pay bands"
  - Government data provide cost-of-living adjustments for the church location
  - Compensation Handbook for Church Staff, Richard R. Hammar, Church Law & Tax
  - MinistryPay.com, National Association of Church Business Administration



# CULTIVATING A GENEROUS CHURCH

## FINAL THOUGHTS:

Teach on giving.

Lead out in giving.

Build trust through good stewardship. Cast vision.

Shape culture.

Celebrate impact.

Build relationships with financial leaders.