Churches are sustained by the good works and generosity of their members. Without this generosity, there would be no resources for ministries, no volunteers, and no funds for heat and light. Indeed, at the very heart of a church’s existence is its members’ resources that sustain it. That generosity is imperative for a church to survive, let alone thrive. In many churches, however, the “80-20 Rule” prevails and 20% of the members provide 80% of the time, talent and treasure for the church to fulfill its mission.

In order for a church to thrive, a higher percentage of members need to engage their god-given gifts in the mission of the church. With all aspects of life competing for those personal resources, churches need to do a better job of actualizing peoples’ Christian generosity.
Christian Giving:
Developing a Lifestyle of Generosity

A practical guide for pastors and stewardship leaders

“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.”

2 Corinthians 8:7
Introduction

Churches are sustained by the good works and generosity of their members. Without this giving, there would be no resources for ministries, no volunteers to get things done, and no funds for heat and light. Indeed, at the very heart of a church’s existence is its members’ resources that sustain it. This generosity is imperative for any church just to survive, let alone thrive. In many churches, however, the “80-20 Rule” prevails and only 20% (or fewer) of the members provide 80% (or more) of the time, talent and treasure for the church to fulfill its mission. This ratio must be improved for a church to thrive!

In order for a church to thrive, a higher percentage of members need to engage their god-given gifts in the mission of the church. With all aspects of people’s lives competing for those personal resources, churches need to do a better job of actualizing peoples’ Christian generosity.

God calls us to be generous people, but our sensitivity to that calling is often diminished by the many other aspects of life that put demands on us. Most people rank the church lower in priority than the other things in their lives that require their time, talent and financial resources.

One of the roles a church must take is to put God’s call to share all of the gifts that have been bestowed upon us front-and-center in its members’ awareness. This doesn’t happen automatically. It requires a consistent effort of education and training; training to become better stewards of all the gifts that God has provided to us. In Christ, we stop putting our self-interests first and become giving and sharing people. We give because we are saved by grace through faith in Jesus Christ. In faith, we want to give regularly, generously, and cheerfully.

Why People Do Not Give as They Should

There are many reasons people do not give to the church as they could … or should. Several are identified here. As you read them, think about how they may apply to your church, or other reasons not mentioned here that may be specific to your church.

Apathy

Perhaps you’ve heard about the man who was asked which was worse, ignorance or apathy. He replied, “I don’t know and I don’t care.” Certainly apathy affects giving in a church. If people are not excited about the mission and ministry of their church, they will not support it financially to the fullest extent possible. If their church has a “caretaker” mind-set and is more occupied with keeping the building in order and maintaining the status quo, if there is no vision for reaching the community with the good news of the Gospel, and if growth is non-existent, their financial support will mirror what is happening (or not happening) in their church.

Misinformation or Lack of Information

People like to know what is going on in their church. They like to be informed concerning the needs and how funds are being used. In fact, some would go so far as to contend that members of a congregation have a “need to know” about the financial picture of their church. If the church does not share its financial picture with the members, or if it does so only when there is a crisis, then financial support may be lacking.
Some might argue that if the financial picture is healthy, people will tend to give less. In other words, by keeping the church constantly in debt, a need is created whereby people in the church will be on a guilt trip to give more and more. The “bar” is continually raised so that no matter how much the congregation gives, it is never quite enough.

That view may be widespread, but it’s not correct. People like to be part of a winning team. They respond to a “win-win” posture with respect to a church’s finances.

**Past Experience**
A famous comedian was correct in his statement, “People are funny.” They really are, especially when it comes to money. If members give liberally to a specific project in a church, only to see that money used elsewhere instead of for the project, their level of trust concerning future projects is greatly diminished. If financial irregularities or questionable financial practices have been the norm in a church, then the level of financial support is reduced proportionately.

In fact, one of the questions that church leaders should ask when finances are less than needed is this: *Have we been totally above-board in using funds as designated and for the projects for which they were raised?* If the answer is, “No,” then this may be one of the reasons people are not giving.

**Ignorance**
As a rule, most people have never been informed as to what the Word of God says concerning their material possessions. They are woefully ignorant of the truths of Scripture concerning their talents and money. They do not know what God says about giving. And Scripture has much to say on this subject.

For example, there are more verses in the Bible that have to do with money, material possessions and giving than there are that have to do with heaven and hell combined. Jesus spoke more about this subject in his parables than about any other subject. In fact, half of the parables deal with money, material possessions or giving. It is obvious that this is an important subject if we are to declare the whole counsel of God.

Most pastors, though, are in a “no win” situation concerning the “treasure” aspect of what might be described as “total stewardship.” If they preach on “time” or “talent,” the response from their people probably will be positive. If, however, they preach on “treasure,” people often take umbrage and complain. They might even question the pastor’s motives for this emphasis.

**Wrong Methods**
Hudson Taylor, missionary to China, wrote, “God’s work done in God’s way will never lack God’s supply.” If that is true, and if our work in God’s name is lacking God’s supply, one of two things must be true:

1. Either we are not doing God’s work, or we are not doing it in God’s way.
2. A person who is not giving with what he or she has, will not give liberally if a large amount of money should suddenly come into his or her possession. As the old poem goes,
It’s not what you’d do with a million
If riches should e’er be your lot;
But what are you doing at present
With the dollar and quarter you’ve got?

**Failure to Believe God**

The number one reason why people do not give as they should is that they really do not believe what God says.

- **God says that it is impossible to out-give him.** “For in the same way you judge others, you will be judged, and with the measure you use, it will be measured to you.” (Matthew 7:2).

- **God says that the soul that “waters” will be “watered” in return.** “A generous person will prosper; whoever refreshes others will be refreshed.” (Proverbs 11:25).

- **God says that one who plants few seeds will have a small harvest, but the one who plants a lot will have a big harvest.** “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6).

**Employment Situation**

Some people say they cannot give because of their employment situation. Perhaps they are unemployed. Granted, it’s tough to give without any income whatsoever. But according to Psalm 75:6, promotion and jobs come from God. Perhaps the best approach is to do all one can to obtain a job, but to look to God for his provision; and when that provision comes, then to honor God with what God has provided. According to Deuteronomy 8:18, God gives people the ability to make money. If that ability is lacking because of a lack of employment, then the child of God has the wherewithal to come to God with a petition to provide the means to earn an income. And when God provides employment, then that child of God needs to honor God with what God has entrusted to him or her through work.

**Why Christians Should Give**

Giving is an important part of being a Christian. There are many reasons to give and the following will help people understand the importance of giving:

1. **Giving acknowledges God’s ownership.** God has created and still owns all things. “The earth is the Lord’s and everything in it, the world, and all who live in it” (Psalm 24:1). We are the managers of all that God entrusts to us. When we give, we are merely returning a portion of what God has already given to us (1 Corinthians 4:7).

2. **Giving expresses our gratitude and thanksgiving to God.** King David wrote, “Now, our God, we give you thanks and praise your glorious name. But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you and we have given you only what comes from your hand” (1 Chronicles 29:13-15). David understood God’s awesome love and generosity. David saw the joy that his people had in responding to God’s love and care by giving to the building of the temple. It was his prayer that their commitment and generous giving to the Lord would continue forever.
3. **Giving demonstrates our faith and obedience.** Jesus said, “If you love me, you will obey what I command” (John 14:15). In 1 Corinthians 16:2 we read, “On the first day of every week, each one of you should set aside a sum of money in keeping with his income.” God’s Word is clear that we are expected to give on a regular basis in accordance with our blessings. Through faith, God strengthens us so we can give generously.

4. **Giving is an act of worship.** God is glorified when we faithfully give him our first and best. Proverbs 3:9 reads, “Honor the Lord with your wealth, with the first fruits of all your crops.” When we make giving a priority, we honor God. If we give God our leftovers, we dishonor him.

5. **Giving helps break the power that money can have over us.** By nature, we are selfish people, and money can become overly important to us. Jesus warns us in Luke 12:15: “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” We are to possess our possessions rather than let them possess us. Through our faithful giving, we are empowered by God to overcome our desire to hoard what he has given to us.

6. **Giving gives us the opportunity to experience the joy in giving.** As nice as it is to get gifts, it is even more meaningful to give them. When we give, we quickly discover true joy. In Acts 20:35 Jesus said, “It is more blessed to give than to receive.”

7. **Giving helps the needy.** During Jesus’ life on earth, he gave sight to the blind, food for the hungry, and comfort for the hurting. In the same way, we are called to use our lives and resources to help the needy. “Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers” (Galatians 6:10). The Apostle John wrote, “If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?” (1 John 3:17). Through the working of the Holy Spirit, God will open our eyes and our hearts to those who need our support.

8. **Giving gives God the opportunity to supply us with more to give.** God wants us to be his channels. God’s love, mercy, and grace flow through us. He never stops giving to us, and he wants us to share our blessings with others and to extend his kingdom. Paul in 2 Corinthians 9:8 wrote, “And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” In verse 11 we read, “You will be made rich in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God.” God blesses us so we can be a blessing to others through our generosity.

9. **Giving imitates God.** “Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God” (Ephesians 5:1). When we give, we mirror the nature of God. Through our faithful giving, we become more like him. “For God so loved the world that he gave his one and only Son that whoever believes in him shall not perish but have eternal life” (John 3:16). Our Lord is a loving and giving God. As we imitate his compassion and giving in our stewardship lives, we give a clear witness to what is really important to us.

10. **Giving provides the funding for our church’s mission and ministry.** We give to support the various ministries of our church. Through the giving of our time, talents, and money, we enable our church to spread the Good News of Jesus’ love and saving grace to both the churched and the unchurched.
What Can be Done to Improve Giving?

Any effort to build and maintain the spirit of stewardship should involve several key elements: education, communication, invitation, commitment, and follow-up. The enthusiasm and vision for, and commitment to a stewardship plan must emanate from the pastor. Calling on people’s time and talents, as well as their treasure, in order to do God’s work is one of the fundamental tenets of Christianity. The pastor’s leadership is important in conveying a sense of the Christian stewardship concepts.

It is equally important to have a lay leader spear-heading the effort, and perhaps form a Stewardship Committee to add breadth and depth to the process of inspiring stewardship. Forming of a central body of committed apostles in a church makes it much easier to accomplish the necessary tasks, as well as to reach the entire congregation. Moreover, when it comes to motivating people to give, fellow members of the congregation do the best job. Generally, people need to be called to give. People give to people who ask!

Ongoing Education, Communication and Training is KEY!

While the gene for stewardship is inside everyone, it needs to be developed and nurtured, just like learning a sport or craft. Stewardship grows within us over time; most of us just don’t wake up one day deciding to be stewards; stewardship needs to be continually nurtured. Basically, most people need to be trained to be good stewards.

Educating people about stewardship is best accomplished with a steady, simmering approach like cooking a wonderful stew; rather than a quick blanching. Stewardship has very solid historical roots in the Bible, and it is important to bring out these historical underpinnings. People typically respond best to learning by hearing, or reading about examples over time; they need to be taught! Importantly, stewardship education needs to be programmatic and continual; it is a little like putting an outboard motor on the stern of the RMS Queen Mary … she’ll turn, but it is going to take a while!

It is important that the communication be complete. Not only do people need to understand what is expected, they also need to hear about progress and successes (positive feedback), as they respond to the plan as better stewards. Also, the congregation needs to know that they have made progress towards the specific goals that have been set in the form of volunteer positions filled, outreach ministry successes, or a report of funds raised for the annual budget or new building fund.

Creating a program that does all of this can be overwhelming. The pastor typically has more than a full workload already, and the requirements of researching, writing and producing consistent stewardship messages are daunting for anyone. Luckily, there is help available!

A Successful, Practical, Affordable Approach

Any stewardship plan needs to be implemented with expectations of getting the largest impact with the least amount of work and investment. Anything else would be wasting time, effort and money. An investment in a stewardship plan, however, will reap rewards many times over. Investing pennies per person will bring a church hundreds of times that in its members’ commitment to its ministries.

For over 50 years, Parish Publishing has provided practical, affordable and successful resources that have served as the foundation of stewardship plans in thousands of churches. We provide many options to help churches educate, train, and communicate with members to build better stewards into a lifetime of Christian generosity.
Our educational resources are provided each month and form the foundation of a comprehensive year-round stewardship plan. Since every church is different, we have many different resources to help with specific circumstances. They range from fully-structured stewardship programs with monthly lessons, to a less structured approach using bulletin inserts/newsletters, all the way to a do-it-yourself “Stewardship Toolkit” that allows you to pick among a robust set of resources and choose what you want to use each month.

**Full-on, structured monthly programs**

How do you instruct your people about the scriptural truths of giving and sharing, without making it yet another job for the pastor or without pressuring people? Led by the laity, our **Inspiring Stewardship** programs provide all of the resources necessary to teach and train would-be stewards the scriptural truths about Christian giving and transform them into life-long stewards!

These programs, which are led by the laity, are not a short-term “fund-raising” endeavor. Rather, they are year-round education and training programs designed to inspire people to be life-long stewards, and thus improve giving for a church’s ministries. They consist of monthly principles concerning the sharing of the gifts God has bestowed upon us. **Inspiring Stewardship** is available in three different program emphases:

- **Time, Talent and Treasure**
- **Treasure**
- **Time and Talent**

**Monthly newsletters or bulletin inserts**

Less structured than a program, any of our monthly inserts will help you transform the hearts of your members into gracious stewards! Perfect for your bulletin, newsletter or in the pew. They can also be used for bible study groups, as a tool for stewardship campaigns, in statements, as well as for outreach activities. They bring stewardship alive each month with insightful, inspiring messages!

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*Available in Spanish*
Flexible stewardship plan design with robust choices

Year-round education uses every opportunity to teach the principles and practices of the stewardship life. The Stewardship Toolkit does just that ... It provides all of the essential materials every month and allows you to design when and how you want to use them. It includes Generous Reflections bulletin/website messages, mid-week eStewardship email articles that can easily be copied and pasted into your publications. Youth Stewardship, Devotional Meditations, Money Matters and Bible studies are handouts formatted to be printed with no customization needed, although you can edit or add the church logo if desired. Stewardship Sermons and Letters from the Pastor can be used “as is” or edited, as desired.

If you have any questions, or would like to discuss the situation at your church, please feel free to call us toll-free at 888-320-5576!
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