

# LEADING YOUNG CHURCHES TO GROW IN STEWARDSHIP

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We at Epicenter Stewardship decided to compile a list of best practices that will help a young church grow strong giving behavior among its leaders, its new believers and its young adults. Most of these people will not have been trained in stewardship habits earlier in life. Unless we teach a better way, many of these persons will nickel and dime God for the rest of their lives – and the churches that reach them will often fail for lack of financial sustainability. So here are our top twenty-one practices:

1. **Show the value. Show the life impact. And show the vision of where the ministry is going!** Do not assume that people will automatically connect the dots. 21<sup>st</sup> century people will seldom invest in anything that is not clearly brimming with promise (and showing actual results) of redeeming human lives and giving hope to the planet. This requires constant storytelling. The stories told should be succinct and meaningful to the audience. Say just enough to stoke people's awareness, and then say no more directly – allow the quality of the experience itself to say everything else. First-person storytelling is ideal whenever possible. And, a couple times a year, the leader should lay out where things are going, so that the community has a chance to buy in to the vision.
2. **Be sure that you, the leader, are financially committed to the church's ministry in ways that stretch your faith personally.** If you are not stretching, the chances are that you will be ineffective inviting others to stretch. It is awkward, bordering on hypocritical, to ask others to go where you are not willing to go. This means that if I am not offering gifts that represent my deepest commitment to this ministry, I am robbing myself of the joy, the energy and the personal integrity needed to invite people to robust stewardship.
3. **Establish a very easy online giving mechanism** in the mobile version of the church website, on the first page. It will require credit card and ALWAYS give the option for them to make the gift recurring. Offering plate giving is becoming the least used giving method among younger adults. Passing a plate is a good symbolism, but make it easy for people to give electronically.
4. **In each major gathering, invite people to invest in the ministry.** Anyone with a brain knows that most things of value cost money, so there is nothing shameful or awkward about inviting people to give. Furthermore, most people begin to feel some level of ownership with the very first dollar that

they donate – they begin to shift from being a consumer to being a spiritual investor. When you invite giving:

- State the mission in a sentence.
- Remind them that no one should feel obligated.
- Invite them to consider making a spiritual investment in (whatever you are doing).
- Hold up a phone or show a graphic on a video screen and share how people can jump online and give in just a few seconds.

5. **Thank people OFTEN in as many ways as possible! From the platform, in person, through HANDWRITTEN note cards.** Gary made it a practice as a church planter to send a handwritten note to every first time giver within 48 hours. (You have to pay attention to new donor checks, new online donors, etc.) Time and time again at newcomer's orientation, people shared how much this meant to them! Make a goal of sending a hand-written note from pastor to each giving unit in the church at least annually. Spread this out across the year. This pays BIG dividends!
6. **When people are stepping up** to any sort of formalized commitment to the community (church membership, leadership teams, other annual covenants), **always invite them to a minimum covenant of commitment behaviors that includes financial giving.** Studies have shown that 60% of newcomer's, when invited at an orientation for membership, will make a commitment to give. Invite them to formalize this commitment in some way when they are received into membership. This percentage drops dramatically (to about 30% after membership orientation, and down to 20% 4-6 months into their journey). Formally invite them before orientation class(es) conclude!
7. **Encourage folks to set up a monthly or weekly electronic debit.** They can authorize this on paper in a pre-membership gathering. This is no different than what would happen if they were joining Soul Cycle, Planet Fitness, or a civic club, and no different than if they were signing up for Cable TV. This is a normal exercise of American life. Because people's attendance habits will fluctuate more today than in the past, the pre-authorized giving is essential to a church's cash flow, especially in a snowy month or during vacation season.
8. **Create regular, recurring opportunities to step up one's commitments.** Typically, we have recommended that such opportunities focus on one kind of commitment at a time. If you give people a pledge card that is asking for volunteering, for prayer commitment and finances – all the busyness will distract people from the financial piece, and they may say, "I am doing all this, so I can give less money." You should still ask for other commitments (prayers, presence, witness, service, etc.) at some other time during the year!

**However, if you created a short-term intensive experience** (sort of like an Ironman challenge) in which people commit to 40 days of intense spiritual practice, **be sure to include giving a tithe** for the 40 days, along with a range of other practices and a small group component to help people process the experience. Cokesbury UMC in Pensacola once created a Tithing Challenge, where the church held the money for a few weeks with a money-back offer, so that if people got into a financial dilemma (medical or legal crisis, for example), they could get some or all of the money back. Very few people needed any money back, and a good percentage continued to tithe once the challenge was completed.

9. **Advocate (and lead with) a tithing life-style.** If this is too threatening to talk about in your general worship gatherings, please talk about it in leader gatherings. Invite leaders who are doing this to share their stories and challenge other leaders to follow suit. These days, my commitment to tithe does not equal a commitment to give the whole tithe to one particular ministry or church. **Show me why there is no better place to invest my tithe than at your church!** (Non-profits in our country have increased from 600,000 to 1.8 million over ten years. Our folks are getting requests ALL THE TIME from organizations who know how to tell their story and invite people to become investors. This is a BIG challenge for the church!) The average twenty-first century church participant in the USA gives about 1.7% of income to their church. We should challenge this lovingly and boldly.

There was a man in the church Paul planted in Florida whose family came to the USA years earlier from a Caribbean country, and they were very poor. To make matters worse, his father left his mom and the kids and went back to the Caribbean, leaving an undocumented immigrant mother with four kids in New York City. That mother tithed when she had almost nothing, and God always helped them survive. Today she owns a duplex in Brooklyn, free and clear, and the renters help pay for her retirement. Two of her children are Ivy-League trained doctors, one is a very successful musician, and one a stay-at-home mom raising middle class children. Paul's own grandparents lived in poverty in a sawmill camp when they were married, and my dad was born in a house in the depths of winter with only a wood stove, and no insulation. And they tithed. God lifted them out of poverty and they lived comfortably, even after my grandfather took early retirement for health reasons. Paul has sometimes shown his 1985 tax return, when he was in seminary, and his family income was \$6700. And they tithed. And money just came from the strangest places, culminating in a hail storm two months before graduation that pounded both cars and gave them insurance proceeds to finish seminary with only about \$2000 debt. No one feels like they can afford to tithe. It is an act of faith. This is not prosperity gospel, but it is a part of the mystery of how when we trust God fully, God honors that trust (as Jesus taught in the Sermon on the Mount).

10. **Preach and teach about financial stewardship throughout the year.**  
Intentionally work it into your message series when planning for the year. Cover ALL the bases of holistic stewardship and your folks will never lapse into the “here it comes again...the annual ask!”.
11. **Shift from a once-annual pledge Sunday to a quarterly stewardship emphasis.** The Riverside Church in New York City has grown by about 40% in attendance last two years, but giving has almost doubled. The growth has been largely adults under the age of 45. They may attend only half the time. So, if you have a single annual pledge Sunday, you would typically miss half the church in any given year. By switching to four Grateful Sundays each year, the vast majority of members are exposed to at least one – with each special weekend highlighting church ministries and inviting people to invest in what God is doing through the church.
12. **Pray often through the names of the people who are charged to your care.** First, for your leaders! And then for the others, whose names show up in your activities, groups and services. And teach your leaders to do the same. As you pray, pray specifically, “God, show me how (name) needs to develop as a disciple of Jesus. Help me as their guide to see what I can do to encourage the next critical steps in their growth. Grant to them the faith to trust you, a little more each day, and to learn the joy of investing their whole lives and resources in the Kingdom.”
13. **In order to pray knowledgably, it is important for you as a pastoral leader to see the records** of how each of them are doing in living out their call to financial stewardship. What you don’t know can hurt your church, deeply. How can a coach help a player when he has no data to see how the player is growing?
14. **At least once annually, read over the roster of financial contributors to the church’s ministry. Make a list of whom you will visit in the months ahead. Start by visiting the top twenty donors in dollar amount. You may also choose to visit the new donors.** And if you see a case where an amount went from \$100 to \$900, or where the amount (though not huge) seems out-of-the-ordinary based on what you see in that person (for example a student giving \$150 a month). If your list is too long, then you may need to split the visits with another high-level leader in the church. In the visits, you are simply seeking to encourage the ministry partners whose commitment is really making the ministry happen – without them we would be stalled on the side of the road. You may choose to make no reference at all to their financial contribution, but simply to say, in your 45 minute 1:1 visit: “I wanted to have coffee with you today to just say thanks for your support in helping to make our church’s ministry happen – I appreciate you. I am glad that you believe in what we are about. So tell me, what are you seeing in the

ministry that is really encouraging for you? What would you like to see that might improve our ministry? Finally, how is a good way for us to keep you posted on what's going on? We don't want to spam you with too much information, but we want to be able to share with you what's happening, since it is a reflection of your faith and investment.

15. **Consider holding an annual “investor’s luncheon or dinner”** where you invite people who represent the top ten % leadership in giving to spend some time with you, hear you cast vision and thank them for their leadership commitment. This is also a good event to talk about any special needs on the horizon that could use seed money.
  
16. **When you run a campaign to invite fresh commitments, focus on two things: the story of what God is up to and the challenge and joy of giving to kingdom causes.** Do not focus on a budget that must be subscribed. Do not put a thermometer in the lobby with someone coloring it up in magic markers as the pledges near a goal. It is long proven that focusing on the church's needs is a less effective means of raising financial support for a ministry than focusing on the joy of giving, on our relationship with God. God has blessed you in so many ways. In the context of that, the first question is “How much is a starting place for saying thanks?” This is not “give until the budget is raised.” Not “give until it hurts.” This is give until it feels good”, until it feels like a good personal stretch and an appropriate faith response to the gracious God of the universe. In this context, some churches will suggest the idea of percentage giving, with the idea, that across time, one can gradually step up from the percentage of income they currently give, to a higher level. If several people begin doing this, it creates a rolling momentum that will drive giving higher in a church over a period of years. Once people are sold on the joy of giving, they often will blow past a tithe, and creep up to around 13-14-15% giving. No one comes to the end of life and regrets this – rather, it will be one of the deep satisfactions that they carry with them from this world into heaven. We as pastors have the rich opportunity of inviting people into this kind of joy – but if we don't invite them, if we don't put out the challenge, they might miss out. If you are a tither, you know the joy, and you know that for a disciple to miss out on this is simply unacceptable.
  
17. **Keep the ministry living and operating within its means.** The budget can be outlined early, but only after commitments are made and estimates of likely giving made, can we set up a spending plan for the year ahead. If income grows, spend more! Or save excess giving for a major ministry advance in the near future.
  
18. **Do not publish corporate financial statements in a document for the public (such as a Sunday worship bulletin) or on the general website.** It is a good practice to make financial statements available via the church office

for those who feel a need to know the nuts and bolts. However, proclaiming loudly that the church took in several thousand dollars last month does nothing to motivate a baby giver to let go of their cash. Proclaiming that the church fell short by several thousand dollars last month is even worse – who wants to invest in a financially troubled enterprise?

19. **NEVER EVER, EVER, use the words “One-time gift”** when inviting people to respond to ANY request. The term “special gift” is fine, when you are inviting people to make a gift that is distinct from their commitment to recurring gifts. But why close off the possibility that there might be another opportunity for a special gift by suggesting that it is one-time only?
  
20. **Remember that the personal giving of your community’s core members is the foundation of your ministry’s funding.** There may be other streams of income to factor in (endowment, grants, donors from outside the church, foundation proceeds, subsidy from a mother church, sale of products, etc.), but the foundation of your church’s funding should remain internal, personal and close to the heart of your people, even if these commitments are less than half the total. The widow’s mite story and the loaves and fish story remind us that when our heart is in the right place, mountains move, by the mystery and grace of God. Any other financial foundation, and a ministry will be like a house built on sand.
  
21. **Occasionally, you will discover a person who could make a major gift to help a young ministry.** Pray about approaching the person. And when you go to them, tell them that you just kept thinking about them and you wanted to present them with an opportunity for a spiritual investment in the future of XYZ church. Adam Weber, when he was planting the fast-growing Embrace Church in Sioux Falls, twice asked a mature Christian couple to consider making a special gift to fund the salary of a new staff member for one year. In each case, the church grew more than enough in that year to absorb the cost of the staff member long-term. But without the special gifts, and some very wise hires, they could easily have gotten stuck in their ministry development. When you make your ask, smile and be quiet. Let them sit with the request. Patiently wait until they respond. Any answer is a good answer – after all, these are faithful people, and they will almost invariably be honored that you asked. **Epicenter Stewardship is happy to provide coaching in the art of approaching potential major donors.**

To explore how Epicenter Group can help you lead your church to grow in its stewardship commitments, we invite you to reach out to us! No question is a dumb question. Gary Shockley ([gary@epicentergroup.org](mailto:gary@epicentergroup.org)) is the Director of Epicenter’s Stewardship Division. Gary would love to hear from you!