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Five ways to grow giving in your congregation (page 32)

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Study guide

Five ways to grow giving in your congregation

By Robert C. Blezard

Congregations live in the tension of these two opposing principles: Ministry is mostly *not* about money, but most ministries require money to run. How is your congregation doing?

Exercise 1: Bottom line

Taking a look at your church's annual report or year-end financial statement, how is your congregation doing with money? What was the total income? What were the total expenditures? Did the congregation end "in the black" or "in the red"? What does the "bottom line" say about the need for an organized way to grow giving?

Exercise 2: Deeper look

It's been said that a church budget is a blueprint for a congregation's mission priorities. What does your congregation's budget reveal about its ministries and priorities? Examine the budget and come up with the following answers:

- How much in total dollars did the congregation give in offerings to support synod and churchwide ministries? What percentage of the overall budget is that?
- How much money was given to benevolent causes or ministries outside of the Lutheran church? What percentage of the budget is that?
- How much money was spent just for building expenses, such as energy, upkeep, maintenance, mortgage, cleaning, snow plowing, etc.? What percentage of the budget is that?
- How much went for worship and music expenses, including musicians, choir, paraments, wine and other supplies? Percentage?
- How much went for office staff, equipment, postage, computer, internet, phone and other expenses? Percentage?
- How much went for pastoral services—salary, pension, expenses, etc.? Percentage?
- How much went for outreach and mission outside the walls of the church? Percentage?

Discuss:

- From the budget, what can you conclude about the congregation's



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Study guide: **Five ways to grow giving in your congregation** *continued*

priorities? What percentage of the budget funds ministries that maintain and serve only or primarily the congregation, its building and ministries? Is it more than half? More than three quarters? More than 90 percent?

- If your congregation had more money, what ministries could you fund? What new outreach initiatives could you start? What objectives could you pursue?
- Why is it a good idea to ask your congregation to fund mission rather than maintenance?
- Even if your congregation is “in the black,” why would inviting people, through their giving, into a vision of expanded ministry make sense?

Exercise 3: In the hole?

On the other hand, if your congregation ended 2015 with a deficit, what does that mean for the future of your church?

- Was it the first time you had a deficit, or has it gone on for some time? How long, and how much? What kind of financial reserves does your congregation have? How long will they last?
- Does your congregation have a stewardship strategy? If not, why not? Wouldn't it make sense?
- What's stopping your congregation from launching a stewardship strategy? List all the reasons you can think of. Which of these reasons is more important than the work of the church?

Exercise 4: The biggest taboo

It's been said that talking about money is the biggest taboo in churches—a bigger taboo than even talking about sex. Is this true? Why? Does your congregation have honest conversations about money? Can you say more? What ways, either subtle or overt, is the topic of money shunted to the side? Why do you think this is so? What can be done about it?

Exercise 5: Tell your stories

Stewardship experts say the best way to generate good will, excitement for ministry and enthusiasm for increased giving is to share stories of how your congregation has touched and changed the lives of others. After all, that's the reason churches exist—to transform lives with the love of God and gospel of Jesus Christ.

How well does your congregation do telling the stories of the lives it



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Study guide: **Five ways to grow giving in your congregation** *continued*

touches with ministry? How could the congregation's newsletter, its website, classes and temple talks, as well as shared time at worship, help communicate your mission and ministry?

Exercise 6: Trends in giving

Quick show of hands: How many people pay for their day-to-day purchases primarily through cash and checks? If your study group is like most folks in America, few people will have raised a hand. Fact is, people use cash less and less to pay for the things they want and need.

- To what degree does your congregation rely on “passing the plate” and envelope-giving for its collection of resources for ministry? In an age when fewer people use cash or checks, what are the liabilities or limitations of this system?
- How would these work in your congregation to improve giving: automatic withdrawals from bank accounts, electronic banking, a giving kiosk in the narthex, offerings via credit cards, donations through the web and QR codes for giving?
- What's holding your congregation back from adopting electronic means of giving?
- As a study group, explore digital giving and find the two best ways your congregation can get on board. Make a report on this for your pastor, congregation council or finance committee.

Exercise 7: Thank you

How does it feel when you give a sizable donation and do *not* receive a thank you? Does it make you more inclined or less inclined to give again? On the other hand, how does an honest and timely thank you note make you feel? More or less inclined to give?

- Does your congregation give thank you letters with the annual statements of giving? Similarly, is every gift and memorial donation acknowledged with a heartfelt thank you? If so, are these expressions of gratitude sufficient? If there is no such program to give thank you letters, describe how this might be a real missed opportunity that could dampen future donations.
- If your congregation does not have a routine and systematic way to acknowledge and give thanks for donations, put together a proposal for a “Gratitude Team Ministry.” How might the team help the congregation to make sure every donor is thanked? What kind of communication would be necessary between the financial secretary, office and team members? Put the proposal together and give it to your congregation council or pastor for consideration.



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Exercise 8: Concrete expectations

How much does your congregation expect its members to give? What's an adequate gift? What's a generous gift? Are there benchmarks? If someone gives \$10 a week, is there information readily available that would help them know whether that is a generous and sufficient gift? If there are no expectations, how would people know?

- What would be an adequate expectation for a member to give to your church? Is 1 percent too low? Is 5 percent better? Is 10 percent about right?
- How might a clear expectation—accompanied by consistent and clear education and communication—help the giving in your congregation?

Five ways to grow giving in your congregation

By Charles Lane



October is a time when many congregations invite financial commitments for the coming year. Would your congregation like to increase giving in the year ahead so you have more money to do God's work in the world? Most congregations would eagerly answer yes.

Studies indicate that stewardship pledges work. A Gallup Poll in 1993 found that Lutherans who pledged gave 45 percent more than those who didn't. (This is admittedly an old study, but I'm confident it still holds.)

My experience is that a thorough, well-run stewardship program is the best way to grow both the number and size of financial commitments. Here are five suggestions to grow giving in your congregation:

1 Conduct an excellent annual financial response program. Mailing out a letter and commitment card won't make much difference. Mailing out next year's budget and a commitment card is even worse. Take several Sundays to focus on Scripture and tell mission stories so people know how your congregation makes a difference in the world. Then invite people to generously join in the ministry. Resources are available to guide your work. Your synod office can help you find one that works for your context.

2 Ask for growth in giving. If you're convinced your congregation is making a difference, ask people to increase their support so you can do even more. Put a number in front of people. Some stewardship programs offer creative ways to ask for growth. More and more congregations are suggesting a dollar or percentage amount of growth. Be bold.

3 Ask for financial commitments. Explain to your congregation the value of completing a pledge card—both for them and for the congregation. Perhaps all council members will agree to make a financial commitment. You could announce this to the congregation and ask everyone to join the community's leaders in this important step. Make sure your request is invitational, not demanding. Again, be bold.

4 Promote electronic giving. Regular electronic fund transfers are actually better than a pledge. People are taking the necessary steps to turn the commitment they made into regular action. Whether you use your local bank or a national provider, regularly promote electronic giving. I know of congregations who receive 30 to 50 percent of their gifts this way. Also, make sure it's easy for people to change what they give electronically so they don't get stuck on what they gave last year.

5 Remember to do follow-up. Two weeks after members are to have returned their commitment cards, make a list of those who have not yet responded. Send them a reminder letter. You might send one letter to those who have previously committed and a different one to those who have not. Again, make sure your request is invitational, not demanding.

Obviously, these five steps will require more work than sending out one letter and hoping for the best. Just as obviously, your congregation's ministry is important enough to make this extra work worth the effort. **L**

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Charles Lane is a pastor, stewardship expert, co-author of *Embracing Stewardship* (Embracing Stewardship, 2016) and author of *Ask, Thank, Tell* (Augsburg Fortress, 2006).