

# Ways of giving: How churches think about money

by [Bradley N. Hill](#) in the [September 7, 2010](#) issue



Fishermen use various baits to get fish to bite. If worms won't do it, then lures might. If lures fail, maybe bits of cheese or hot dogs will do the trick, or perhaps flies or spinners. A good fisherman tailors the bait to the fish and the context.

Church fund-raising has a lot in common with fishing. Most board meeting discussions, when stripped to the core, become one common, persistent question: "How can we persuade people to give more?" I've heard dozens of answers to this question. Here are a few of them:

- Our communication needs to be more professional and more consistent.
- We need to personalize our appeal with stories and testimonies.
- We need bright, attractive pictures with energetic music.
- We need to show people how their giving will affect them.
- We need to provide access to PayPal or allow people to give electronically through their checking accounts.
- People give to projects and not to budgets. They want to see "a face on the appeal." They want to know that what they're giving is making an immediate, concrete difference in the world.

- People will give more to concerns involving compassion and mercy, and less to matters involving justice issues.
- People want assurance that the designated money is going for what they intended.
- People will give if matching funds are forthcoming and the money is "leveraged" in some way.

Every church tries to manage all of these concerns and responses in its financial policies. I've been a senior pastor of four different churches and an itinerant missionary in many more. Over the years I've noticed that most approaches fit one of four basic types. Although few churches are purely one type or another, one of the four will be the default or dominant mentality of the church.

*Faith-giving churches* see themselves as "relying on the Spirit" and the "omniscience of God." Money is rarely discussed in these churches. Needs are kept low-profile and are communicated informally. There may be offering baskets at the exits. The church trusts the Spirit to lead people to give. The faith assumption is that God knows people's needs even before they ask and that God will move people to give after they wait on him in prayer. Budgets aren't popular because they are thought to limit God's actions. Who knows where the wind of the Spirit may blow?

*Challenge-giving churches* emphasize the persuasive power of vision. The general operating costs are known and publicized, but the church envisions an expansion of ministry and facility and creates two budgets: the general budget, which maintains the status quo, and a faith-challenge budget, which asks people to make pledges and then go beyond their normal giving. The faith assumption is that as people give themselves first to the Lord, they will then "give beyond their ability." Donation baskets will be overflowing if the challenge is clearly and persuasively presented.

*Open-giving churches* want to "unleash the church" by encouraging individual responses. The operational budget (for personnel, maintenance, worship, missions, Sunday school, etc.) is known and is based on the previous year's expenses. This is a baseline, and leaders assume that this budget will be met. In addition, a number of extrabudgetary offerings may be taken. Visiting preachers and missionaries get "love offerings." A collection is taken for tsunami and earthquake victims. Before a young person goes off on a short-term mission, he or she sends out a fund-raising letter. When the local walk-in center needs funds, an "exit offering" is taken. The faith assumption is that God will provide an abundance for every need. "You can't

outgive God!" If you restrict or overmanage opportunities for giving, people will find opportunities elsewhere.

*Funneled-giving churches* believe that extrabudgetary giving takes away from what people give to the budget. Leaders in these churches conceive of stewardship as a zero-sum balloon squeeze. When members give more in one area, they are giving less in another. Leaders endeavor to anticipate all needs in the general budget and then highly restrict or even prohibit extra offerings. Leaders worry about donor fatigue. They believe that the budget is highly missional, and they construct it in prayerful discernment. Yes, congregational needs are unlimited, but an unrestrained presentation of all opportunities will sabotage what can be accomplished with a concerted effort. It would be unproductive, for example, if the church gave a huge amount to an orphanage in Africa and then had to reduce its youth pastor's job from full- to part-time.

Each type of church goes fishing for funds. The faith-giving church will teach energetically about personal finance and sacrificial giving. It will publicize needs but more subtly than in other churches. When Jane loses her job, for example, news of her plight will spread along the natural networks of the church, through Bible studies and prayer groups ("Did you know that Jane lost her job?"). Who Jane is makes all the difference in how people will respond. If she is known as a pillar of the church, the response will be huge. If she is a marginal member or if she's erratic and her own generosity is unknown or suspect, the response will range from meager to nonexistent. The danger of this unbalanced, subjective giving is that a favorite son heading out to Mali may garner a lot more support than someone who is less well known but in greater need.

Challenge-giving churches are particularly prone to fishing attempts. The new addition to the Christian education wing will cost a million dollars. Are people more likely to give to bricks and mortar or to children deprived of opportunity because of restricted space? The challenge must be pitched just right. Live bait (photos of the kids) is always best. The challenge of retiring a debt presents a similar challenge. What is the best fly to cast on the waters? Perhaps it is that "giving an extra \$25 a month per giving unit will retire the debt two years early, thus saving us \$50,000—money that can be spent on rescuing sex slaves in India!"

Open giving tends to create internal struggles for resources. One Sunday I attended a church that had the regular offering, a missionary offering (it was World Mission

Sunday), two different offerings at the front and rear exits for local ministries, and a basket on the coffee table for yet another need. Outside the building the youth were washing cars to raise money for a trip to Mexico. Navigating that fishpond reminded me of the 1977 Clint Eastwood movie *The Gauntlet*. Gunfire riddles a moving bus as it moves toward its destination, but inside Clint and costar Sondra Lock are protected by a steel cage that he's welded together. Those outside must use bigger guns to penetrate—rocket launchers, if you will.

Parishioners will insulate themselves as best they can when they're presented with too many appeals. In the open-giving approach, each cause seeks to make its case. Dynamite is tossed into the water when no particular bait seems to work. People become desensitized.

At its extreme, funneled giving tends to take away the passion and the personal aspects of giving. This type of budget may include funds for the food pantry and benevolence as well as fees for guest speakers. People can give with confidence because giving to the church is "missional giving." If giving falls short, the leadership can direct the funds to the critical areas of church life. The number of fishing expeditions is greatly diminished and the clamor for funding subsides. Keeping the budget alive for the people, however, is an almost impossible and never-ending chore. The budget dampens spontaneity. The direction of the Spirit's wind is predetermined. Mission giving is reduced to writing a check. In an example of mission giving as funneled giving, the tagline of one church reads, "To join this church is to join God's mission." Though this ought to be true, funneled giving may confuse the church with the kingdom.

Good financial policy balances these tensions. The church wants to have a clear budget that is highly missional yet also leaves opportunity for the Spirit to move. Though the church does not want to always be pushing finances, it wants to make needs known and create opportunities for people to give from the heart. Leaders aim to be accountable and to help people give in truly effective ways while not choking the flow. Giving is never a zero-sum system—because God is at work—but those in charge of giving recognize that givers' resources are finite.

In 2 Corinthians 8-9, Paul offers five principles that can guide any church's struggle with stewardship philosophy.

First of all, believers will give beyond their ability voluntarily—even out of affliction and poverty—if they have given themselves first of all to the Lord (8:1-5).

Stewardship arises from discipleship and in turn forms disciples. The greater the spiritual maturity, the greater the trust in God's provision and the greater the generosity. As disciples learn to give, they see God at work and so grow even more.

In his book *Discipleship*, David Watson quotes James Baxter: "The first Christians did not start to share their goods in a free and full manner till after the bomb of the Spirit exploded in their souls at Pentecost." Spirit-filled disciples are freed from materialism—the lie that bigger barns mean future security—and from acquisitive habits. They are free to give. I often saw this in the Congo, where sometimes the offering took an hour to collect, with lines of dancing worshipers and a spirited competition between men and women. Many times I was humbled by the generous hospitality of those who could least afford it.

Second, financial giving is part of a holistic attitude of generosity. A generous church cannot also be unloving, uncharitable and ungracious. "Just as you abound in everything," says Paul, "in faith and utterance and knowledge and in all earnestness and in the love we inspired in you, see that you abound in this gracious work also" (8:7, NASB).

The place to start any stewardship campaign is not with an appeal for funds but an appeal to a grace that oxygenates the whole body. One particular church was experiencing increasing acrimony over a number of issues. The issues were being personalized, the blame game was on and the motives of the leadership team were openly doubted. Of course, giving declined. As part of their renewal efforts, members agreed to a "behavioral covenant" based on the directives of the New Testament. The interplay of all these dynamics is complex, but the covenant eased the crisis. As people become more respectful and gracious to one another, giving climbed—in spite of the fact that many of the challenging issues remained.

Christian A. Schwartz's *Natural Church Development* uses the image of a barrel made with different length staves. The water level can rise only as far as the lowest stave, no matter how high the others reach. All the staves have to get longer together. It may well be that to "abound in everything" the church will have to grow in its worship life and its small group ministry.

Another principle for financial planning is that artfully articulated, highly trustworthy, acutely visionary and clearly compassionate calls for giving will bring generous responses. Paul grounded his appeal in Christology (Jesus became poor for your sakes, that through his poverty you might become rich). The time was right. He appealed not to guilt but to grace (the offering is acceptable according to what a person has, not what one does not have). He tied acts of compassion to justice, "that there may be equality" (2 Cor. 8:14). One church created a video to promote its budget. The visual was a good idea, but the video featured graphs and figures showing the costs of water, heat, lawn care and gas. It was educational but not inspirational. The cost of keeping the doors open is real, but most givers want to see how their sacrifice is making a difference.

The apostle Paul paints a picture of harvest time to illustrate yet another principle of stewardship. "He who sows bountifully will also reap bountifully" (2 Cor. 9:6). The point is that there is a blessing in being a blessing. "You will be enriched in everything for all liberality" (v. 11). Disciples do in fact seek God's blessing. One can imagine planting and harvesting. So an initiative to combat human trafficking features a broken chain on all its promotions, and people give to "break the chains of modern-day slavery." Or a funding appeal features youth at camp and on short-term mission trips, with an image of two young girls, one black and one white, laughing and embracing. That embrace conveys how each person's donation helps make such a relationship possible.

Finally, Paul shows how giving is kingdom work. Because of this gift others will glorify God—and not incidentally, they will also pray for you. As one church puts it, it's all about going "upward, inward, outward." The dollars in the plate and the amounts on the pledge cards actually do rescue enslaved sex workers, drill wells in the Sahel, plant churches in East Timor and provide counseling for those in need. A particular ministry proclaims that it is "advancing the Kingdom through women." One urban church does street drama, and a number of street kids have come to the Lord. Their testimony is heard on a church video. The message? "See what God is doing through your support of this church's ministries."

At times I have dreaded the congregational budgetary meeting. People sometimes quarrel over insignificant dollar amounts while barely touching the six-figure personnel number. Some would chip away at the budgetary iceberg in an effort to reduce it, while others would interrupt the process to support items that they felt were overlooked or underfunded. I've heard one longtime member even declare that

he was going to withhold his tithe (I doubted that he actually tithed) until his demand was met.

At other times I have rejoiced, especially when I've seen a budget that is planned according to mission and doesn't just add on or subtract a percentage of the previous year's. The giving is connected to changed lives, to nurturing disciples, spreading the gospel and meeting the needs of the hungry, hopeless and helpless. It's celebrated as being a statement of faith and not of finance, a declaration of vision and not of the ledger. It might be tracked on QuickBooks Pro, but it's all about the quickening of the Spirit.

What is the difference? The church described above is clearly fishing for men and women and not for funds. Its spirit is exemplified and embodied by the leadership of the church—women and men who are growing up into their head, Jesus Christ, people who are learning to walk by faith and to live into the grace they have received.