

5 *Generosity*

MEGATRENDS

LONG-TERM CHALLENGES
NEED LONG-TERM SOLUTIONS

The logo for CGS, consisting of the letters 'C', 'G', and 'S' in a stylized, white, sans-serif font, set against a dark blue square background. The background of the entire page is a photograph of a rocky beach with waves crashing onto the shore under a cloudy sky.

CGS

T H E S E A C H A N G E

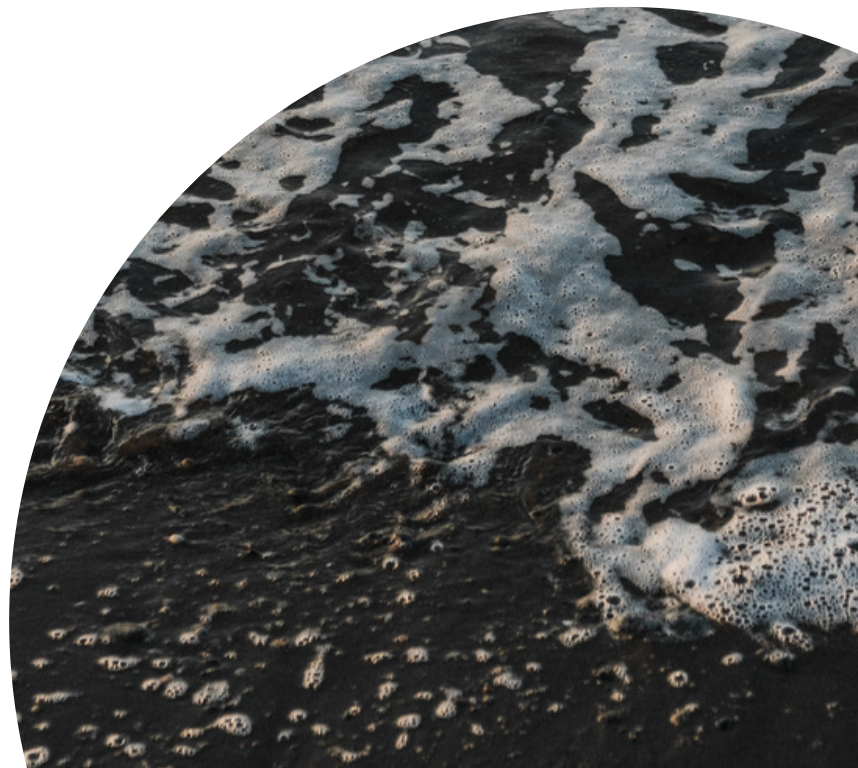
Profound changes in ministry sometimes happen so slowly we hardly notice.

The ocean tides along the beach recede gradually, but they inevitably erode the beach and reveal the litter along the shore. The proverbial “*frog in the kettle*” assumes that things are going well – until they aren’t.

The financial foundation of the average church in America today is struggling and faces unprecedented challenges. Giving USA annual reports clearly show how the church is receiving less and less of each non-profit giving dollar every year over a significant period of time – the trend is clear. Many of the issues are structural and long-term in nature. However, this generosity “sea change” is occurring under the radar of most church leaders.

It is time to sit up and take notice before it is too late.

"...this generosity 'sea change' is occurring under the radar of most church leaders."



Five Generosity

MEGATRENDS

You Shouldn't Ignore.

01

Inflation

Inflation presents a double whammy. It ravages the household budgets of your families creating less margin for their giving. At the same time, inflation dramatically increases the costs of the goods and services in your church budget.

In many ways, inflation is the “silent killer” of church financial health.

02

Aging Members

For many smaller to midsize congregations, **the financial load is increasingly being carried by the senior age cohorts.** This won't last forever – the natural aging process will take its toll and eventually diminish this revenue stream. According to a recent Barna report, the Elder cohort (ages 76+) has an average annual giving to churches of \$1,707. This compares to \$618 for Boomers, \$400 for Gen X, \$309 for Millennials, and \$99 for Gen Z. Some of this disparity can be attributed to greater income levels, but not all of it.

03

Major Donors

Congregations are ever more relying on a small pool of very generous key donors to carry the bulk of the church budget. The top 10% of donors in the average church contribute 50 - 60% of the church budget. This is problematic because high-capacity donors may move on for any number of reasons. Leaders are wise to cultivate high-capacity donors and disciple them. But overreliance on this ministry funding stream is hazardous.

MEGATRENDS

Continued

04

Generosity Illiteracy

36% of Millennials don't know the definition of the word "tithe" (Barna report). You can't do what you don't know. Is this "illiteracy" the result of unmotivated learners or a lack of teaching? It could be a bit of both. But the reality is that many pastors are reluctant to teach on money and giving. In addition, younger generations believe that giving to any non-profit, not just the church, is a tithe. So even if they are generous, the church is not necessarily the recipient.



05

Disconnect Between Belief & Practice

Again according to Barna, one in five "non-givers" still consider themselves to be a generous person. Translation – **20% of the people who give nothing at all think they are very generous.**

"A long-term challenge of this magnitude requires a long-term solution."

The list could go on but here's the point...a long-term challenge of this magnitude requires a long-term solution. It will not be solved by launching a never-ending stream of disconnected fundraising programs or with a single sermon series. There is no quick fix. **You need a major pivot to change the underlying generosity culture of your church.**

S U S T A I N A B L E

Strategies



To make such a major pivot, you will need to transform your mindset from the urgent (continual fundraisers) to the important (generosity discipleship). If you pay the price of this paradigm shift, the long-term benefits will be enormous. You don't need a program; you need a process!

A journey of generosity is most effective when it is woven into the very fabric of church life and becomes embedded in your congregation's discipleship pathway. When done successfully, it almost becomes invisible, but is nonetheless highly effective.

So, how do you even begin to start such a transformational process and then keep it going?

Here are **six** foundational “building blocks” of creating a sustainable generosity discipleship strategy:

Strategy 1

Engage your leadership team - if you are going to get buy-in from your congregation, your leadership team (board and staff) must fully own the process. Pastors should cast a compelling vision to these core leaders who will be instrumental in seeing it become a reality.

Strategy 2

Develop intentional communication strategies - you can immediately inspire and encourage your congregation toward a culture of generosity through your communication. Tell your God stories. Connect the dots between ministry impact and faithful generosity. Communication is the key to inspiring new behavior and changing your church culture. It will create an immediate positive impact.

Strategies Continued

Strategy 3

Build a first-class generosity team - without a team dedicated to this process, it just becomes one more thing for the pastor to add to his/her already overloaded plate. The generosity team is a great place to use spiritual gifts found within the church family by those who may be currently under-utilized in ministry. Most churches have a team tasked with spending money (budget team). Very few have a funding team focused on raising money.

Strategy 4

Track the relevant data – doing so will allow you to improve your communication systems and inspire greater levels of generosity. By knowing your data and communicating accordingly you can inspire more consistent giving. What gets measured gets managed.

Strategy 5

Implement budgeting best practices – Most church budgets are boring financial spreadsheets. There needs to be a paradigm shift for the role of the church budget. The budget's primary purpose is to connect the dots between vision and resources. It should provide your generous givers their statement of SROI (Spiritual Return on Investment).

Strategy 6

Maximize online giving opportunities - doing so will develop more consistent and faithful givers, grow generosity, and provide stability in your funding plan. It will create a steady stream of funds even during seasons of lower attendance. The data is in...providing online giving opportunities enhances generosity.



L O O K I N G A H E A D



Dream of a Different Future for a Moment...

Imagine if – you would never have to make another dreaded “money appeal” from the platform because ample funds were already in hand due to the ongoing joyous generosity journey of your congregation. Imagine if an immediate need arose and you had the resources to respond quickly and effectively. **You can get off the annual fundraising treadmill and get on a sustainable path to extravagant generosity.**

Perhaps you’ve heard the phrase “give a man a fish, feed him for a day. Teach him to fish, feed him for a lifetime!” Changing the generosity culture of your church will require a similar mental transformation. It will require a bold decision to make a 180-degree change in direction. But doing so will provide profound long term benefits to your church, your congregation, and God’s Kingdom.

N O W W H A T ?



Grow faith. Grow disciples. Grow ministry.

If you want to change your culture –
Grow Generosity Academy can help.
Scan the QR Code **Here** to Get Started:





Church
Growth
Services

Generosity Consultants

e: stewardship@churchgrowthservices.com

w: churchgrowthservices.com

p: 1.800.234.9853