

HOW TO REACH EVERY HOUSEHOLD

IN YOUR ANNUAL CAMPAIGN

BY HORIZONS STEWARDSHIP



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INTRODUCTION

In most churches, when the annual stewardship campaign rolls around, the stewardship committee begins by discussing how to communicate with church families and encourage them to increase their giving.

A powerful appeal letter is created and sent to everyone household. The problem with this one-size-fits-all approach is that your households are in very different places on their stewardship journeys. For example, non-givers have not yet discovered the joy of generosity while faithful givers have been giving sacrificially and joyfully for many years. Each of us has different needs at different times in our lives requiring different responses and communication styles.

Donors' giving habits provide important insights to the donors' views on giving. By communicating with donors based on their giving behaviors, you can meet them where they are on their journey toward generosity and biblical stewardship. Targeted and timely communication will help your members mature spiritually and grow in grace-filled giving. By communicating with donors based on their giving behaviors, you will be able to reach every household in your annual campaign.



No, special treatment for big donors and ignoring non-givers is NOT the recommendation here.

However, giving habits can provide insight to donors' views on giving. By communicating with donors based on their giving behaviors, you can meet them where they are on their journey toward generosity and biblical stewardship. Targeted and timely communication will help your members mature spiritually and grow in grace-filled giving.

TYPES OF DONORS

How people contribute gives you insights about their views on giving and what they believe about the biblical principles of stewardship. Let's look at the five different types of donors present in every church.

1. NON-GIVERS

Those who make no financial contribution typically make up about 50% of your congregation. They may contribute the occasional \$10 bill but their giving is not recorded with the church. According to Mick Tune's [blog](#) many of the non-givers are struggling financially and may be overwhelmed with debt. For donors with financial difficulties, our most helpful response is to engage them in a financial management ministry such as Crown Ministries, Financial Peace University or Financial Freedom.

2. SPORADIC GIVERS

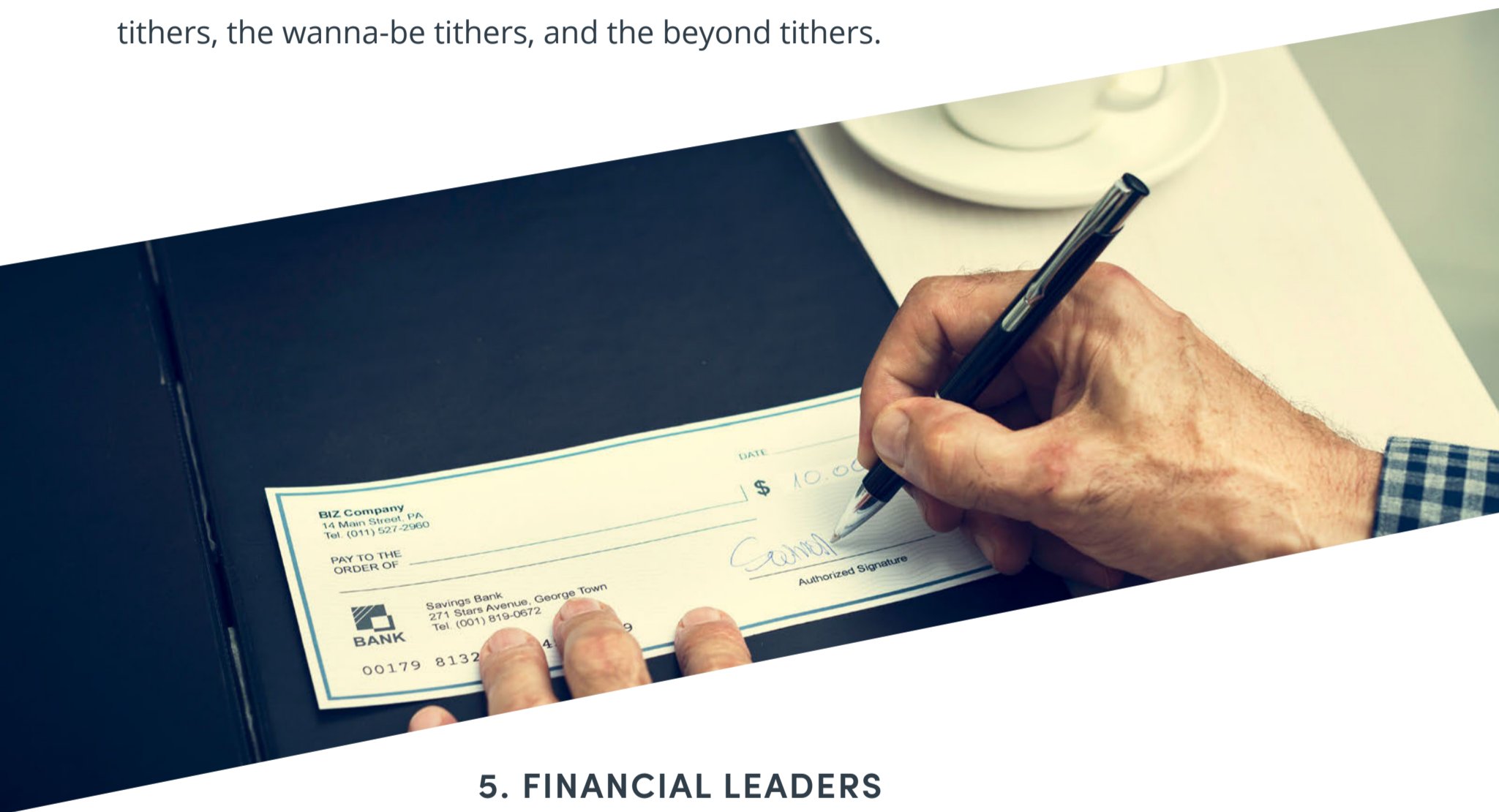
These people give when they're in church but attend infrequently. When they are not in church, no financial contribution is made, thus their annual contribution varies from year to year. In most cases, sporadic givers do not view the church, or charitable giving, as a high priority. If you can grab their attention, sporadic givers often respond to the biblical message of the giver's need to give rather than focusing on the church's need to receive.

3. STUCK GIVERS

These are the people who contribute regularly, but have given the exact same amount for consecutive years. In traditions that receive annual estimates of giving these donors may participate, but their gift is always the same as the year before. For many, the amount of their annual gift is divisible by 12 (months) or 52 (weeks) because that was how they originally determined how much to give. Although financial circumstances may have improved, these families stick with their gift amount and do not change, because they view giving to the church like paying dues or membership fees. Although giving to the church has become habitual, these givers are novices on the stewardship journey and can be inspired to increase their giving.

4. FAITHFUL GIVERS

A fourth group of givers contributes faithfully and regularly and are typically found at the high end of your giving list. These are the families you count on to fund the ongoing ministry of the church and the ones you mourn when they move away or die. Their contribution to the church grows from one year to the next as they grow in faith and financial standing. These families often choose the amount of their gift based on a percentage of their incomes. These are the tithers, the wanna-be tithers, and the beyond tithers.



5. FINANCIAL LEADERS

The last segment of givers is the financial leaders. These are people who give consistently and faithfully on an annual basis and often make substantial additional contributions to capital campaigns and special projects. This group is also likely to have the potential to leave a significant legacy gift. While these people may be tithers or beyond-tithers, they are also contributing to other charities. This group has the capacity to make major gifts, but may need to be convinced of the church's ability to use resources wisely.

STEWARDSHIP MESSAGE EXAMPLES

In most churches, the message of stewardship and giving is communicated exactly the same regardless of giving behaviors. Non-givers are asked to consider a tithe and faithful givers are asked to increase their gifts so the church can make budget. A one-size-fits-all stewardship message reaches every giving group poorly.

Here is just one example of how a church communicated a one-size-fits-all stewardship message.

Dear church family,

It's that time of year again when we focus on stewardship. Your leadership has been hard at work reviewing our budget and minimizing costs. However, even as we tighten our belts, we anticipate an increase of 5% over last year.

As you know, 90% of funding for our budget is received through the gifts of our members. As members of ABC Church, we encourage you to consider making a gift to enable us to meet growing expenses, by increasing your giving by 5% next year. Thank you for your faithful response.

Yours in faith,
The Pastor

HERE IS HOW EACH GIVING GROUP IS LIKELY TO RESPOND

1. Non-Givers—“Well, the church is tightening its belt and we should too... Let’s wait until next year when finances are better. After all, 5% of zero is zero!”

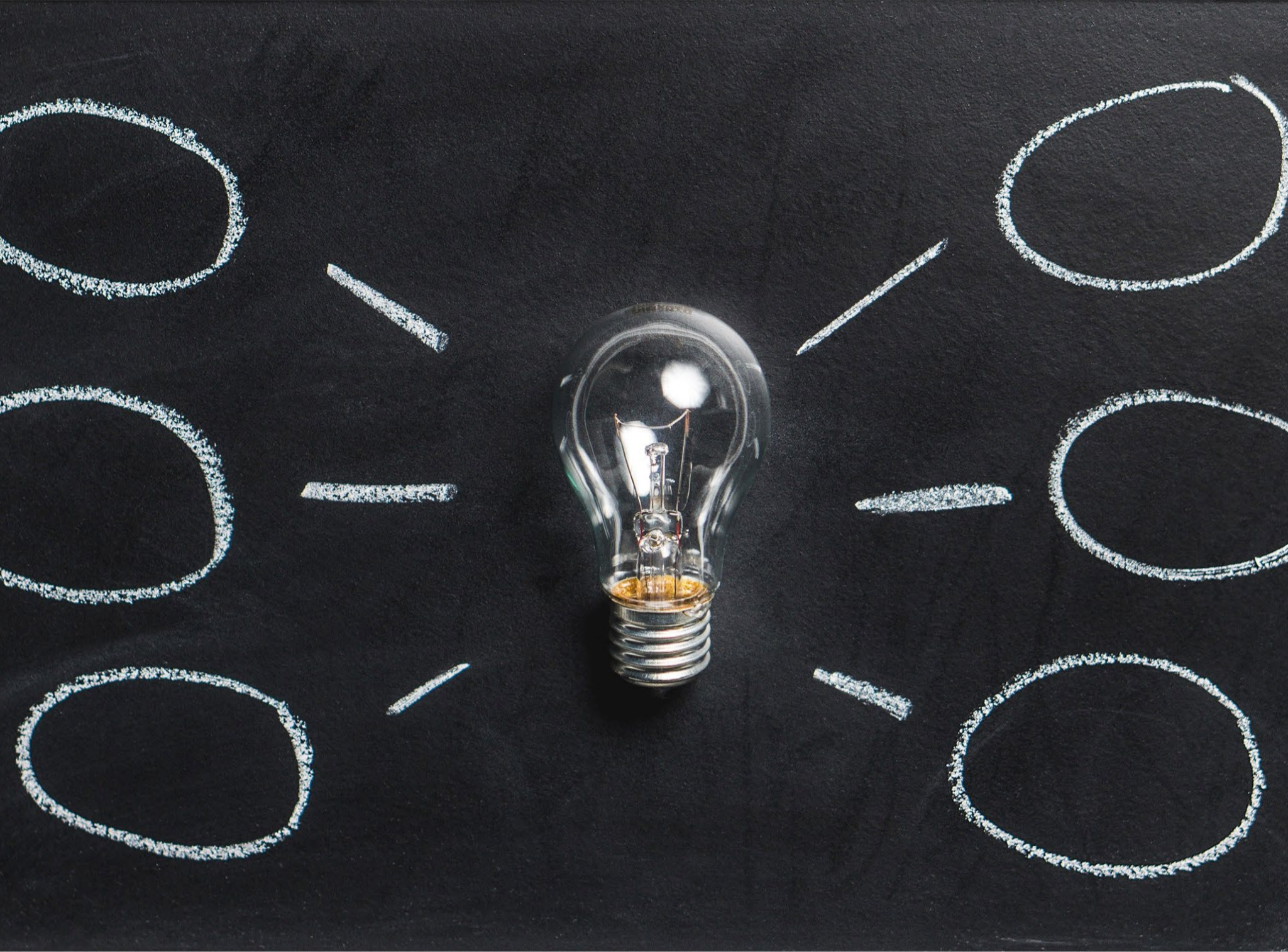
2. Sporadic Givers—Assuming they even read the letter, they are likely to “file” it or think, “Next time I’m in church, I’ll take a \$20 rather than a \$10.”

3. Stuck Givers—“Looks like the church is going to do just about what they did last year, so let’s do that too. We’ll let those big givers pick up that 5% increase.”

4. Faithful Givers—“The church wants us to increase our giving by 5%! That’s a big increase for us, especially because we are tithing. We have sacrificed a lot to be able to make our current gift. What about the people who give nothing?”

5. Financial Leaders—“Looks like the church is in financial trouble and plans for expanding the mission work are on hold. Maybe we should increase our giving to one of the other charities we support—they seem to have a lot of growing ministries.”

Not really the responses the church had in mind, is it?



Each of these groups is in a different place of understanding and practicing Christian stewardship values. Non-givers don't have the education, understanding, and experience as givers to jump up to a tithe. And faithful givers have discovered the joy of generosity and are eager to grow in their giving, but they don't want to be taken advantage of. Each group requires a unique message and strategy for inspiring growth in giving.

GIVING GROUP STRATEGIES

Non-Givers – Prioritize overcoming financial barriers and teaching biblical stewardship principles.

- Engage them in financial management classes.
- Invite them to read Henri Nouwen’s “The Ministry of Fundraising.” Develop a short adult education program using “The Ministry of Fundraising” and personally invite your non-givers.
- When they begin to give, personally thank for each of their first three gifts.
- Use weekly offering invitations to teach stewardship principles and highlight the impact of your church’s ministries.





Sporadic Givers—Prioritize engagement with the church

- Engage them in outreach. This entry-level involvement helps people see the impact of your church’s ministry and hooks them on giving back.
- Weekly offering invitations--stress the impact of your church’s ministry on people’s lives.
- Provide tools for prayerful reflection to determine giving. For example, create a devotional book and distribute to your members or download [this one](#) from Horizons.net.
- Communicate the connection between gifts received and the ministry you are able to accomplish.
- Encourage them to become regular givers through ACH, EFT, or other electronic giving channels.

Stuck Givers – Prioritize moving the needle

Correspondence should express gratitude for their contributions. As a way of giving back to God as a priority, invite them to consider giving as a percent of income. Provide tools for prayerful reflection and determining their pledge.



Faithful Givers — Prioritize transformation and gratitude

Faithful givers contribute out of a sense of gratitude and thanksgiving. They want to be reassured that the church is using their gifts to enhance ministry. Be sure to share with them how funds are being used to transform the lives of people throughout your church community and beyond. Tell the story of your life changing ministries and express your gratitude for their faithful support.



Financial Leaders – Prioritize personalized communication

Financial leaders should never receive generic communication about giving. Throughout the year, the pastor and other church leaders should be thanking and engaging these givers regarding the vision of the church and resources needed to accomplish it. Communication should be one-on-one or in small groups allowing financial leaders to participate in the discussion. Financial leaders are likely to be regular givers, but also able to make significant contributions to special projects and capital campaigns.

By communicating often with financial leaders, the pastor(s) will gain an understanding of the projects and areas of ministry about which they are passionate. Requests for contributions should be uniquely tailored to meet the philanthropic desires of each of these donors.

STRATEGIC TOOLS TO IMPLEMENT NOW

TEMPLATE LETTERS/EMAILS BY GIVING SEGMENT

Non-Givers

This communication could be sent in an email or USPS mail.

This group is unlikely to leap to consistent giving, therefore, a one-time gift option is provided.

Dear Jane and Jim,

As we grow as Christ's disciples, one of the ways we express our gratitude for God's many blessings in our lives is by making a financial contribution to the ministries of the church. Through the resources given by our members, we are able to provide much-needed support to (list several ministries your church supports). Please read the enclosed story about one of the ways in which our church is transforming people's lives [include the person's name whose story you are telling].

Through our gifts of prayers, presence, gifts, and service we become the hands and feet of Christ made manifest throughout the world. Enclosed please find an envelope for your gift or you can visit our website at church.org and click on the "donate" button. If you would like to learn more about the many opportunities to give back through our church, please feel free to call on me.

Sincerely,
Pastor

Sporadic Givers

This communication could be sent in an email or USPS mail. If you are encouraging estimates of giving, an estimate of giving card and return-addressed envelope could also be enclosed. Provide clear instructions about how and when to return the estimate of giving card. E-giving is a great option for sporadic givers—be sure to enclose instructions for setting up recurring gifts.

Dear Jane and Jim,

It is exciting to be a witness to your deepening relationship with Christ through the church. As we grow as Christ's disciples, one of the ways we express our gratitude for God's many blessings in our lives is by making a financial contribution to the ministries of the church. Through the resources given by our members, we are able to provide much-needed support to (list several ministries your church supports). Please read the enclosed story about one of the ways in which our church is transforming people's lives [include the person's name whose story you are telling].

Through our gifts of prayers, presence, gifts, and service we become the hands and feet of Christ made manifest throughout the world. Enclosed please find an envelope for your estimate of giving card or you can visit our website at church.org and click on the "donate" button. Many of our members choose to sign up for electronic giving through ACH or EFT. If you would like more information about ways to contribute online, please contact the church business administrator at (xxx)xxx-xxxx.

Sincerely,
Pastor

Stuck Givers

Send this letter in an email or by USPS. Those who have been contributing the same amount and are “stuck” in their giving should be encouraged to consider giving as a percent of income. Calculating giving as a percent of income makes it a priority in the givers’ lives. If you are encouraging estimates of giving, an estimate of giving card and return-addressed envelope could also be enclosed. Provide clear instructions about how and when to return the estimate of giving card.

Dear Jane and Jim,

The journey of stewardship and giving begins with the understanding that all we have has been given to us by God. As God’s stewards, we are entrusted to use God’s gifts to support God’s vision for ministry through our church.

For where your treasure is, your heart will be also. Matthew 6:21

Thank you for your support for ABC Church’s ministries. As you consider your contribution for 20XX, think about how your giving reflects your gratitude for God’s blessings in your life. Calculate your giving to the church as a percent of your household income and compare it to other financial commitments you have made. How does your giving to the church compare to other household expenses such as the cost of eating out or paying for hobbies? Does your contribution to the church reflect your gratitude to God? Consider how important the ministries of the church are to you and pray for God’s leading for your giving.

Through our gifts to the church, we become the hands and feet of Christ made manifest throughout the world. Enclosed please find an envelope for your estimate of giving card or you can visit our website at church.org and click on the “donate” button. If you would like to learn more about the many opportunities to give back through our church, please feel free to call on me.

Sincerely,
Pastor

Faithful Givers

This communication could be sent in an email or USPS mail. If you are encouraging estimates of giving, an estimate of giving card and return-addressed envelope could also be enclosed. Faithful givers know what to do with a estimate of giving card, so no instruction is needed.

Dear Jane and Jim,

What a blessing you are to me and to ABC Church! It is a true joy to be your pastor. Your faithful support of our ministries through your gifts and service enable ministries such as (name some of your growing ministries) to gain momentum and reach people for Christ every single day. Please read the enclosed story about one of the ways in which our church is transforming people's lives [include the person's name whose story you are telling].

Thank you for your generous support and for making giving to ABC Church a priority in your life. If I can be of service to you or your family in any way, I hope you will call on me.

Sincerely,
Pastor



Financial Leaders

Financial leaders should receive personalized letters and have frequent communication directly with the pastor(s) and ministry leaders. Pastors can also make use of video emails to provide project updates and connect financial leaders with the church's ministry initiatives. For more on ministry to Financial Leaders [click here](#).

OFFERING INVITATIONS

Every Sunday you have the opportunity to teach Biblical stewardship principles. The Offertory is an excellent time to remind people about the importance of giving to the church and why their generosity matters. A brief Offering Invitation can help all donor types by reminding them that stewardship is borne out of gratitude, contemplated through prayer, and lived out through faith. Each Sunday, as you encourage members to reflect on the many blessings of their lives, invite them to give back to God out of gratitude. Because your donors have many choices for making their contributions, take time during the Offertory to tell them why your church is a worthy recipient. Let them know how important their giving is and how your church is impacting people's lives through the ministry they are supporting. Connecting the dots between their giving and your church's ability to do ministry will help people see the impact their giving makes in your community and the world.

HERE ARE A FEW OFFERING INVITATIONS TO GET YOU STARTED.

OFFERING INVITATION-- TRADITIONAL EXAMPLE

In many church traditions, the offering is a time when the doxology is sung. The doxology begins, "Praise God from whom all blessings flow..." The notion that all blessings come from God—that God is the source of every good thing—is fundamental to Christian stewardship.

Many hymns remind us of God's many gifts - Great is Thy Faithfulness says, "All I have needed your hand has provided. Great is thy faithfulness Lord unto me." Indeed, God is good, God is faithful, and God is the source from whom all blessings flow. Let this offering express the gratitude in our hearts for God's abundant blessings in our lives.



OFFERING INVITATION-- HIGH CHURCH EXAMPLE

As we prepare ourselves for the gift of this Holy Sacrament, let us pause to consider the gifts we offer. The choir has offered an incredible gift of music, the ushers are prepared to serve us, the sexton provided a clean space in which we are having worship, and now the table is set with the gifts of bread and wine. We also are blessing the financial gifts you offer today as a witness to your joy and gratitude to God. May our witness and offerings all be acceptable in the sight of God.



OFFERING INVITATION-- HIGH CHURCH EXAMPLE

One of the most famous scriptures, memorized by Sunday school children everywhere, is John 3:16—For God so loved the world, he gave his only begotten son. God began the cycle of giving a long time ago! For God so loved the world, that God gave. Our roles, as Disciples of Christ, is to reflect the image of our generous God and give back.

To give back to God a portion of the blessings God has provided to us is fundamental to our faith. By giving back, we acknowledge God's generosity to us and express our gratitude. It is in this act of giving back to God, that our lives are forever transformed. In the next few moments of silence, ask God to lead you in your giving out of gratitude and thanksgiving.

OFFERING INVITATION-- ANY CHURCH EXAMPLE

In 1988, Roy Boltz wrote a song entitled, "Thank You For Giving to the Lord." The essence of the song's lyrics is the singer dreams he goes to heaven with a friend. As they walk, the people approach his friend and tell stories of how, unknowingly, he had impacted their lives. Each person says thank you to him for his gifts and service through which their lives were forever changed.

After each story the chorus rings out these words, "Thank you for giving to the Lord. I am a life that was changed. Thank you for giving to the Lord. I am so glad you gave." One verse says this, "One by one they came far as the eye could see. Each life somehow touched by your generosity. Little things that you had done, sacrifices made, unnoticed on the earth in heaven, now proclaimed."

The point of the song is that we serve and give here on earth never knowing the outcome of how our giving has impacted the lives of others--until eternity. What we find is that even small sacrifices result in huge impacts upon furthering the Kingdom.

This morning, as we give our offering, let us remember that every gift helps the church make a difference. We are impacting lives here in our city and around the world. We can do what we do because of your generosity. While the song by Ray Boltz is fictional, I believe that heaven will be filled with stories of what gifts like yours have meant to countless millions of people. As we enter into a moment of silence, reflect on those whose generosity has impacted your life and give thanks to God for them.

OFFERING INVITATION-- ANY CHURCH EXAMPLE

Giving is foundational to our lives in Christ. In this church, we have so many people committed to [name church-specific ministries], as well as other local projects that serve our community. Our Sunday offering, and those gifts received electronically, in the mail, or through the transfer of stock assets provide the necessary financial support to enable these ministries to grow and thrive. Your gratitude to God, reflected in the gifts you give today, demonstrates God at work in us and through us.

Let's take a moment and watch this video of just one example of how this church has changed lives through our ministries [Watch video]. As we enter our offering time, ask God to guide your giving, especially as you reflect on the video you just watched. In your seat back pockets, there are instructions for giving to the church electronically. If you have questions regarding joining the ministry team you just saw in action, volunteers are available in the lobby today after worship.

