

POWER GIVERS

**7 PEOPLE YOU MUST ENGAGE
TO EXPLODE YOUR CHURCH'S GROWTH**



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ABOUT THIS EBOOK

A hundred years ago, most of a church's givers were remarkably similar. Most of the givers grew up in the church and gave because they had been taught the importance of supporting the local church. But many of those expectations are no longer true. People give for a variety of reasons other than simple obedience to scripture and commitment to their local place of worship. In this ebook, you'll learn about seven different types of givers nearly every church has in its midst. You'll also get practical tips to help your church unleash the generosity of these givers.

ABOUT ECHURCH

Pushpay and echurch were created in response to well-documented declines in both tithing and church attendance. By simply making giving available on your congregation's smartphones (connected in real time to a church's website and database), we help pastors address the disconnect between the church and youngster, tech-savvy generations.

Engagement is the key to community. In our fast-paced culture, mobile technology is essential to staying connected with people in your church. When you are accessible from their pocket, you open up communication with your members and allow them to give you a gift or connect with you anytime. Mobile adoption is the secret to engagement, and we have the tools to ensure your success. If you're interested in learning more about how you can keep your church engaged and giving, visit echurchgiving.com.

ABOUT TOBIN PERRY

Tobin Perry has served as a writer and editor for Saddleback Church, the North American Mission Board, and the International Mission Board, where he has frequently focused on church leadership issues. He has also served as the lead pastor of a church in Southern Indiana. He has written for numerous publications, including *Christianity Today*, *HomeLife*, *ParentLife*, *Baptist Press*, and *On Mission* magazine, and has ghostwritten for a number of Christian ministry leaders. He was also a contributing writer for *Zondervan's The Jesus Bible*. A graduate of the University of Missouri School of Journalism and Gateway Seminary (formerly Golden Gate Baptist Theological Seminary), Tobin lives with his wife and three children in Evansville, IN. For more information about Tobin, visit www.tobinperry.com.

All of the first person pronouns in this book are his.

WHY ONE GIVING MESSAGE JUST ISN'T ENOUGH

It has been 25 years since Duke basketball coach Mike Krzyzewski led one of college basketball's most iconic teams. With Bobby Hurley, Christian Laettner, and Grant Hill, the team had veteran leaders who had just won a national title together.

So when Krzyzewski saw something he didn't like in practice one day, he took the team to task. He ordered his Blue Devils off the court and told his assistants and managers to leave the locker room.

Then, in a manner consistent with his mentor Bobby Knight's approach, he lit into his players one-by-one. According to Laettner, Krzyzewski "got down our throats and cracked each guy over the head" verbally with specific instruction on areas each player needed to improve upon.

The tongue-lashing "worked." The team surged afterwards and eventually won a national title. Fast-forward to 2015 and the great Mike Krzyzewski, by then the winningest Division I basketball coach ever, had a completely different kind of team. In the midst of what college basketball observers called the "one-and-done," era where college basketball's best players often just play one season before declaring themselves eligible for the NBA draft, he had the youngest team in his 35-year coaching career at Duke.

So Krzyzewski adjusted. No berating his players. Less in-your-face motivation. More encouragement.

But he got the same result. The 2014-2015 team won Krzyzewski his fifth national title (and his 1,000th career win earlier that season).

"It's a different generation," Grant Hill said of that 2014-2015 team. "They have different experiences. Different things are necessary to motivate them and get them to play...his ability to connect and send the right message to players—the modern young college athlete—I think is why he has continued to be successful."

What's true of championship basketball teams is also true—at least in some cases—of growing churches, particularly on the topic of generosity.

You can't communicate with every giver the same way.

A generation or two ago, most givers in our churches were more monolithic. Many had grown up in church and gave because they were taught what the Bible teaches about financial stewardship. Of course, not everyone gave—even if they understood what the Bible taught. But when you wanted to inspire people to give more, you could use a familiar messages anchored in the biblical text.

Not anymore. At least, that's not the whole answer anymore.

There are numerous reasons why, from the increasing diversity of backgrounds in the church to less biblical literacy. But J. Clif Christopher provides an additional intriguing possibility.

Churches have more competition for the attention of their givers today. Christopher notes in his book *Not Your Parents' Offering Plate* that there are more than 1.1 million 501 (c)(3) charities in America. That's double the number of similar nonprofits just 20 years earlier. Meanwhile, the number of local churches remained static during that time.

“The church used to be the predominant charity in most communities,” Christopher writes. “In many, it was the only place to make a contribution of any kind. The appeal was simply, ‘You should give.’ And people would heed the appeal and give. For too many churches the appeal is still ‘you should give.’ And people respond by giving, just not to the church. They are hearing the preacher say that Jesus wants them to give, and they are choosing the youth center or the college or the hospital. Yet, our appeal is still the same. We must learn to answer the question our donors are asking us, ‘Why should I give to you?’”

That's why it's vitally important you understand and communicate specifically to the different giving profiles described in this ebook. These seven different givers have the potential to be significant financial partners of your church for years to come.

But they won't do so if you emphasize just one message. You must understand what makes them tick—and what makes them give—if you hope to unleash their full giving potential.



NEW BELIEVER

It's a common expectation for churches with a high number of new believers that per capita giving totals will be low. The rationale seems simple enough. New believers are just learning what it means to follow Christ and the last part of their lives they're likely to surrender to God is their billfolds.

Certainly there's truth to that. You generally can't expect new believers to give as much as mature Christians. But, of course, that's not always true. Sometimes you'll reach people who have been generous in other contexts before their conversion. You just have to help them understand why it's important to give to your local church.

Plus, many new believers are profoundly grateful for what God has done in their lives. When you assume they won't give, you stunt their ability to express that gratitude to God.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

Churches assume new believers won't give. The truth is, new believers must be taught to give.

TIPS TO ENGAGE NEW BELIEVERS IN GIVING

1. Begin financial discipleship. At the core of the church's mission is Jesus' command to "make disciples." Biblical discipleship reaches into every part of our lives, including how we spend and give our financial resources. As you teach new believers to pray, read their Bibles, and cultivate new relationships within the church, include what the Bible teaches about finances in your general discipleship plans. But don't stop there. Encourage new believers to dig deeper into financial stewardship through specific training opportunities focused on the topic.

2. Get new believers plugged into recurring giving. The habit of giving takes time to develop. The sooner a new believer can build generosity into his or her budget, the better. To do this, don't be afraid to provide a new believer with recurring giving options early in the discipleship process.

3. Consider recommending incremental giving options. Depending upon your church's convictions about giving (and specifically tithing), this may seem controversial. But consider recommending that new believers pray about giving a smaller percentage at first and gradually growing in generosity. Don't stop teaching about tithing, but sympathize with new believers that this is a tough transition. Urge them to get started.

4. Explain the mechanisms of giving. New believers, particularly ones who have rarely stepped inside of a church, know very little about how to give to your ministry. Make sure you're being clear about how someone can give. That could mean something as simple as explaining what happens during the offering time. But it also may mean being descriptive about how to donate through your online giving options. If your church uses a [mobile giving app](#), tell your new believers where to get it and how to use it. Go over this in your new believers' class. In addition, regularly clarify the giving process in your worship service. Be sure to connect how a person gives with why to give.

5. Make giving simple. It shouldn't take a Ph.D. to understand how to give to your church. In today's culture, where mobile technology is a critical way in which most people manage their money, providing mobile giving options can be crucial. Through a good mobile giving app, a new believer should be able to give to your church in just three taps. Check out mobile engagement partners like [echurch](#) to get started on this.

FORGETFUL



Everyone falls into this camp from time to time. Who hasn't forgotten where they placed their keys, mixed up an important appointment, or left their checkbook at home when they meant to give to their local church? Forgetful givers are the ones who "forget to give" on a regular basis. They fully intend to give. They understand its importance. They know your church is a good steward of their money.

They simply forget to give.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They give up on forgetful givers before they become consistent and faithful.

TIPS TO ENGAGE FORGETFUL GIVERS

1. Tell them about recurring giving. Recurring giving can be the best friend for the forgetful giver. Thanks to online and mobile giving options, even the most forgetful givers can set up online giving once and not have to think about it for a significant period of time. They just need to know about the option. Make sure you regularly mention the possibility of recurring giving whenever the topic of stewardship comes up.

2. Provide additional tools to remind them to give. Some people, particularly those with fluctuating incomes, are uncomfortable with recurring giving. But you have other tools to lean on, too. For example, send forgetful givers an email reminder. Usually, they will be grateful for it.

3. Help them develop a habit to give. Forgetful people do a lot habitually everyday. They brush their teeth, take a shower, watch their favorite television shows, and drive the same route back and forth to work. We don't forget what we habitually do. Look for ways to help the people of your congregation develop positive habits like studying scripture, prayer, and giving. You could do that through everything from sermon content to mentoring.

4. Teach them how to put giving in their budget. Nearly every good financial decision we make emanates from how we budget. It's one thing to respond to God's leading to give once at church. It's entirely different to respond to God's leading to regularly set aside a portion of your paycheck for Kingdom purposes. You'll find great curricula that help believers structure their finances in godly ways. Consider offering those opportunities on a regular basis at church.

5. Reduce the number of things forgetful givers must remember in order to give. Think through your giving process and you'll likely find a number of steps that a giver must take in order to give. If you don't have an electronic giving option, a prospective donor must have a checkbook (or cash) ready and a writing utensil whenever they show up for weekend worship services. These days fewer and fewer people carry those items around on a regular basis. Making givers remember to bring them when they go to church is a terrific way to help them forget. If you have online giving, be conscious of the number of steps people must complete (and the number of passwords they must remember) before they actually get to give. Simplification is one of the keys to helping forgetful givers become better stewards.



ENTREPRENURIAL

These givers are gifted money-makers and initiators. You likely have fewer of these givers in your congregation than any of the other profiles. But when they give, they really give.

They put the power in power givers.

But they represent more than just an uptick in giving. Entrepreneurial givers love to start new work. They are full of new ideas for your ministry, new groups you need to reach, and new methods you need to try.

But you better tap into them.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They resist the entrepreneurial giver's natural instinct to push boundaries and create opportunities, so entrepreneurs simply give somewhere else.

TIPS TO ENGAGE ENTREPRENURIAL GIVERS

1. Connect them with one another. Entrepreneurs spur one another on. When you have more than one of these entrepreneurial givers in your church, make an effort to get them together for fellowship and ideation. Often they will be able to connect each other with contacts that can help everyone involved. Plus, they think alike. Having the ability to share what God is doing through their entrepreneurial ventures will enrich everyone involved. Get them into the same small group or simply organize a monthly or bi-monthly meeting. In time, they'll get themselves together and you can take a backseat. You just want to get them started.

2. Help them see the potential to invest in Kingdom causes. These givers know how to make money. Many understand the importance of charitable giving. Your unique responsibility is to help them see how giving to your church can impact others. Pull out your vision-casting hat. Help them see how they

can impact people through their gifts. J. Cliff Christopher tells the story in [*Not Your Parents' Offering Plate*](#) of a wealthy man who decided to give a large sum of money to his church and an even larger sum of money to the college he had attended. When asked why he gave so much more to the university than the church, he was clear. The church, which he had attended for 40 years, wanted to use his money to pay down debt. The university had a vision to make an impact on lives with the money. The man chose to give to the place with a stirring vision for using his money.

3. Get out of their way. Nothing frustrates entrepreneurs more than “red tape.” Often red tape stops them long before they’ve decided to give to your church. It could be something that stops them when they wanted to volunteer or get their children involved in your church. Sometimes you need red tape to guard against very real dangers. But make sure it’s there for a good reason.

4. Make it easier for them to give to big causes. Entrepreneurs want to be challenged. That’s true in business, but it’s also true in their church giving. More often than not, these givers miss out on the big giving opportunities, but not because they can’t or don’t want to give. They miss out because they don’t learn about the opportunities—often because they never make it out of our heads! Make sure your entrepreneurial givers know your biggest ministry dreams for your church. They won’t give to causes they’re never told about.



GOOD CAUSE

These givers aren't reluctant to give. In fact, they often are looking for places to give (both their time and their treasures). These big-hearted individuals already give to charities that are making a difference in the community and around the world. But they want to know they're giving to causes that are making good use of their money. That means you have to make the case for them to give to your church.

Yes, they should give to the local church because God commands them to do so. That's a discipleship issue. And in time, they'll learn to do so.

But for now, you'll need to demonstrate that you'll use their money effectively.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They don't communicate all the good that is accomplished by the local church through faithful giving.

TIPS TO ENGAGE GOOD CAUSE GIVERS

1. Communicate with them regularly about the church's work locally, nationally, and globally. Good cause givers want to know where their gifts are going. You may not like to think about it this way, but you're competing against all the other charitable causes in your community for these particular givers. Remember, these givers aren't necessarily giving because of the biblical admonition to do so. They give because of their own generosity and sense of altruism. You'll connect with these folks if you regularly communicate what God is doing through your church. Use any means necessary to do so, including email, social media, videos, etc. Also, the more you can get good cause givers involved in the ministry of your church, the better. People in general, and good-cause givers specifically, like to support ministries where they have "skin in the game."

2. Teach good cause givers the value of consistent giving (or tithing).

Often good cause givers are sporadic givers. They love to give, but it's often

based on feelings rather than how consistent giving can aid the long-term ministry efforts of the church. Help them understand how important faithful giving is to the long-term success of the church. Explain what the Bible teaches about stewardship. Preach about it, teach about it, and give people spaces to converse about it. Help good cause givers see the significance of consistent, regular support for your ministry. If your church teaches the tithe as a biblical concept, explaining this to good cause givers can help them become more consistent givers.

3. Make an effort to demonstrate giving value. Again, you're competing against a variety of other great non-profit charities for these donations. These givers want to know that their gifts are making a difference and not just providing for upkeep in the ministry. The better of a steward your church is with the gifts of your people, the more comfortable you'll make good cause givers. From time to time, let your congregation know about how you steward God's money. Help them realize you make every effort to use the money they give in an effective manner



Few demographic groups in your church require you to think as uniquely as the young (anyone under 40). Gone are the days when young people gave to your church simply because they knew they should. Gone are the days when young people would adjust their giving patterns to the opportunities in your church.

You'll have to adjust to their patterns, not the other way around. Young Millennials rarely carry cash. In fact, 1 in 4 Millennials carries fewer than \$5 in cash seven days a week! And 61 percent of people under the age of 24 have never written a check.

The stakes are sky high for these givers, too. Capture them now and you'll have givers for the next 50 to 60 years. Lose them now and you may never get them back.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They don't understand how young people want to give.

TIPS TO ENGAGE YOUNG GIVERS

1. Make mobile giving a priority. Since Millennials typically don't carry cash—and write checks at a much smaller rate than previous generations—you need to get on their wavelength regarding how they give. Three quarters of Millennials say mobile banking is very important to them. To not provide mobile giving options is to literally write these potential givers off. Mobile giving partners like [echurch](#) can help you reach this demographic of givers in a more effective way.

2. Show giving “value.” Young givers won't give to your church just because “they should.” At least, not at first. Givers under the age of 40 want to know what you'll be doing with their money. Make the effort to show on a regular basis how your church is using resources to make a difference in your community. Don't be afraid to connect the dots either. Don't assume that just because you show your church using resources in incredible ways that they

connect it to what happens during the offering time. When you talk about what your church is doing, let your attendees (and particularly your young attendees) know where the resources come from. Help them see that they can play a part in the work through their gifts.

3. Show frequent examples of young givers. Young givers don't always give as much as their parents and grandparents, but it's paramount we highlight them when we can. Young people need to know there are people their age who give to your church. If you have a platform to share stories of givers (and hopefully you do), make sure young givers are included in the mix. In particular, have young givers share why they give, how they budget for giving, and what tools they use to give (such as your mobile app). These testimonials can be online (such as a blog post or video) or they can be a testimony during your worship service.

4. Provide stewardship training. In today's culture many young people haven't been taught how to manage their money. Providing biblically-based tools to help young people do this will meet a felt need and help them understand their role as stewards of God's money. You'll find a variety of great resources on the market so there is no need to reinvent the wheel to do this.



IN DEBT

According to a 2016 study, [the average household carries \\$16,061 in credit card debt](#). There's little doubt the debt level of most of your congregants impacts how much and how often they give (along with nearly every other decision they make).

Depending on how much debt they have, many of these people carry great pain about the situation they're in.

Your church has a powerful opportunity to minister to people in your congregation who struggle with debt and the opportunity to help them become faithful contributors to what God is doing through your church.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They fail to help them get out of debt and build healthy financial habits.

TIPS TO ENGAGE INDEBTED GIVERS

1. Determine your church's stance on tithing (or giving) while in debt.

Not every church deals with generosity while in debt in precisely the same manner. Study the scriptures. Pray about it. A church's senior pastor must, of course, lead the way in stating this position. Then be consistent. Make sure the preaching pastors, counselors, and small group leaders teach from the same convictions.

2. Offer money management and debt-reduction classes. Nearly all giving segments of your church can use a biblical money management class. But, of course, for in-debt givers it's absolutely critical. By the way, classes like this (if they succeed in helping people get out of debt and manage their money in the future) can become a tremendous outreach opportunity. Make sure it's a full-feature class that not only helps people manage their money but also helps them get out of debt (the latter will take a few additional actions by the in-debt giver).

3. Encourage incremental giving. If your church has firm convictions about the percentage of income a person should be giving, this may not be an option. But consider helping people learn the habit of giving as they work on taking a dent out of their debt. Just the simple act of placing giving in their budget can help these in-debt givers grow in their generosity once they are in a more stable financial situation.

4. Publicly tell the stories of people who have gotten out of debt. People in debt need hope they can get out of debt. When you give people who have gotten out of debt a platform to tell their stories, you tell people who aren't there yet that they too can do it. Without that encouragement, many will give up on the climb to become debt-free. Use whatever means you have at your disposal to share these stories, but maybe the best is to do so during weekend worship services. Either allow people to share their stories or have the teaching pastor tell the story as a sermon illustration. You can even hide names when the story is shared if that would make the person feel more comfortable.



FAITHFUL

These givers represent the financial lifeblood of your congregations. But they mean much more to your church than simply the money they provide. They are typically the most spiritually mature, committed members of your congregation. In a western culture that often runs full speed ahead into consumerism, these givers commit part of their income on a regular basis to support what God is doing through your church.

Faithful givers often aren't giving because of your vision, ministry goals, or even their commitments to senior leaders in your congregation. They typically (though not always) give because of their commitment to God and their willingness to follow the teachings of the Bible.

Your challenge with this group of givers is threefold: to show them gratitude, to challenge them to give more, and to help them multiply themselves.

THE BIGGEST MISTAKE CHURCHES MAKE WITH THIS GROUP

They never challenge them to grow in their generosity.

TIPS TO ENGAGE FAITHFUL GIVERS

1. Consistently thank faithful givers for their gifts. Faithful givers tend to be taken for granted in most churches. Most churches only thank their committed givers once a year (when they send out annual giving statements). Consider thanking these givers at least quarterly. Make sure you have an auto-responder that thanks people for all online gifts. This not only shows gratitude, but it confirms that you received the gift in the first place.

Also, look for other ways (besides letters) to let them know you appreciate them. It's challenging sometimes to show gratitude without it looking like you're pandering to givers, but you shouldn't let that stop you. Be creative.

2. Challenge faithful givers to take their next steps in trusting God with

their finances. Giving is more about trusting God and His provision than it is about funding the church. Faithful givers also need to be challenged to trust God more in their finances, just like anyone else would. Recommend faithful givers annually (or even every other year) to increase the amount (or the percentage) of their giving.

3. Give faithful givers the tools to mentor/disciple a new generation of givers. You want to replicate the faithful givers in your church. Consider developing a financial counseling ministry and mobilize these givers to help others learn to give regularly. Maybe the most effective mentoring that faithful givers can do will be with their own children. Give them the tools to show their children money management and generous giving skills.

HOW TECHNOLOGY CAN HELP YOU DIFFERENTIATE YOUR MESSAGE

You have a challenge not known by previous generations of church leaders who had only one main message about giving. This ebook has outlined seven different giving profiles that require at least seven different messages about giving.

How do you possibly communicate effectively with all of them?

The answer to that lies in a set of tools we use everyday—tools our forefathers in ministry didn't have. We're smack dab in the middle of the digital age. We can take the lead from businesses all around us that use technology to individualize their messages for a diverse group of customers.

You see this every time you tap on your Amazon smartphone app (or visit their website). You may have never known anyone who works at Amazon. But they know you. Open the app and you're greeted with items related to your recent purchases. Scan further down and you find more things related to what you've viewed. A bit further down and they'll pitch you categories of products they think you'll like. After 20 years of tracking our purchases, Amazon knows us well. When integrated into your social media accounts and your browser, they'll learn your favorite television shows, your anniversary, and your favorite sports team.

Add that all together and Amazon knows you better than your mom. (Or did you tell Mom about your penchant for ordering stinky cheese at 2 a.m.?)

But Amazon doesn't just know you. They use that knowledge to get messages about their products to you.

Your church can do this too.

In fact, here are three ways (and there are many, many more) technology can help you communicate to different kinds of givers on a regular basis—today and in the future.

1. Mobile alerts. With a mobile app, you can send different givers messages based upon their giving patterns. For example, if a forgetful giver misses a few weeks, you can gently remind the person to give through mobile notifications. Young givers (and old givers) can get a message that speaks directly to them about opportunities to give.

2. Online financial training. You no longer have to push people to give up a valuable weekend to get them to attend a stewardship training or a debt-management course. Your church can record the sessions and offer them via your website or mobile app.

3. Powerful stories. You'll notice for several of the giving profiles described in this ebook that it's incredibly important to help them see how your church is impacting the community (and the world) with funds they're giving. But you don't share the same stories with the same givers. Good cause givers need to know what God is doing through your church. In-debt givers need to know there's hope for climbing out of debt. Young givers need to see models of giving faithfulness. With good demographic information on your givers (that's easy to gather with the right software package), you can send those stories to the people who need them.

Invest in the right technology partners, like [echurch](#), and the three ideas above will simply be the tip of the iceberg of how you can differentiate your message to different types of givers.

Unlocking the giving potential of these seven givers won't just mean a larger budget for your church; it's much more important than that. It's a chance to help them grow spiritually by challenging the grip of materialism on their lives.

That's a worthy goal.

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