

# Stay Connected This Summer With Your Major Givers

First quarter 2021 giving has been as consistent for most churches and organizations as 2020.

In examining the giving data of our clients, the primary variable in this consistent giving pattern has been because of your top givers.

This group trends toward giving generously right now because of the increased value of their balance sheet (thank you stock market, housing values and other factors) along with increased income coupled with reduced expenses.

While we celebrate and value givers of all levels and engagement, the math tends to consistently show that your top percentage of givers provides a significant percentage of your budget.

With summer here, the tendency for a church leader is to go into low gear, taking a breather from any giver engagement. However, that vacation-mode approach means you lose current momentum that is difficult to restore once the fall season begins.

**How might you take organic, natural steps over the next 90 days to fan the flames of engagement and giving so your total year exceeds your budget?**

## Five Easy Ways to Engage Major Givers That Fit Into the Summer Gear

1. Gather in small clusters casually in backyards. Most of us have relaxed summer schedules around vacation, perhaps even more so with increased working from home. Find your best BBQ grill and have a few couples or singles at a time to enjoy life together. These invitations go to a smaller number of people to allow for relationship building and better conversation. And it's fun. Almost always, conversation will drift to your church with deep interest. It's all natural, moving at the pace of the group. Bring the kids. Or not. Give an award for the best BBQ. How about a movie night once a week with a different group?
2. Gather individually over coffee or a casual meal. Take time to savor the relationship. No agenda other than the three questions above. Three conversations per week over 8 weeks and you have 24 huge investments into relationship, the church mission and you've inspired them organically to prioritize your mission.
3. Have a hobby? Take along a group or individual with you. Like golf? You have four hours together bonding and sharing the moment. Bike riding. Hiking. Fishing. Watching soccer or other media event. Main idea: take people along as you are going. It's more fun anyway to do life with people.

4. Take a group for a day or half-day retreat. You provide an outline to facilitate the day, but you are not the teacher. I saw this model recently: A group had a silent retreat where, you guessed it, they were silent after an initial orientation. Just a few hours of hearing from God which is part of their organizational currency and practice. After the silence, they shared what they heard or thoughts that came to them. You'd be stunned at how authentic these times can be. Important by itself, but also shared life together that engages those participating in giving.
5. Teaching your staff to do the same. All staff can engage households this way all summer. Their focus might be on their core volunteers. However, some staff can share the work with you in developing financial leaders. Executive pastor, campus pastor, associate pastor, your executive team--even some of your Board leadership can engage.

Giver discipleship and engagement are essential for prioritizing giving to your church. The relationship with you as a leader, the mission and the giving household is either increasing or decreasing depending on your work cultivating the relationship.

Do nothing and the relationship account balance will **decrease**. Make these simple, natural relationship investments - the relationship account balance **skyrockets**. The degree to which your top givers prioritize the vision and trust you as a leader determines their spiritual formation around generosity and determines your budget outcome.

Some of you in the church world may be thinking: *"Hey, this sounds like favoritism."*  
This engagement is not favoritism, but instead, discipleship and spiritual formation.

Some of you in the church world are thinking: *"Hey, we as pastors do not know giving details, so we do not know who our top givers are."*

We work with plenty of pastors who do not specifically know giver details. We can almost always find a way to honor this preference while still engaging your financial leaders.

Giving households need constant investment into alignment with the mission along with a relationship connection with you as a leader. These steps successfully achieve that, along with engagement in life-giving relationships.

### **Three Basic Topics Need to Flow in Your Conversations:**

- How are you doing personally and as a family?
- What is the spiritually defining moment for you the last 30 days?
- What do you love about our church?

**All open-ended questions, all natural, no preparation time, no leading the conversation, and no conversation around giving.**

Simply ask questions that people love to talk about, and you will get a response. There is no agenda, and no financial ask. You'd be surprised how many times they will initiate the financial topic.

This summer, have fun building disciples and leading the way for an abundant financial year.

# Stewardship Communication Matrix

The Stewardship Communication Matrix Sheet offers a matrix of giver communication that will engage all givers between now and year-end.

## Use the grid with this background:

- Giver communication will dramatically shift this year as your church adjusts to the post-Covid world. That adjustment includes how any household perceives their church and how they engage from here. If you rely on the traditional church relationship with givers, you will miss the moment. Givers will lower the priority to give to your church.
- The grid or matrix is divided by the giver audiences we encounter in almost 100% of churches. Not all givers are at the same place in spiritual maturity, encountering God in relationship to their generosity, belief in the church mission, age, season of life, health, awareness of giving, demographic, and other variables. A 58-year-old with a high earning capacity and kids out of the house has different questions than someone newer to faith, 28 years old, still carrying student debt with two kids under the age of four. Pastoral care means wisdom in connecting with people where they are. This means there are no longer automatics in church giving.
- Giver communication happens on the weekend, but that weekend giver engagement is increasingly less effective. Connecting with the giver where they are in ways that connect them with both leadership to how their financial giving matters as well as your authentic care occurs more frequently away from the worship context.
- The first column is the specific step recommended.
- The second column is a drop-down option if you opt in with a yes or say no to this option.
- The checkboxes are marked with the recommendation of Generis professionals based on thousands of clients and being aware of current trends in giving. If you want to change an action, click the box to commit to that group and task.
- The description of the tasks includes the recommended frequency of that step.
- **What if we, as pastors, do not know details about the who and what amount of giving?** This value can be readily honored using this matrix. Your financial staff or treasurer can provide the information in a number of ways. We can help you find a way as we do often in churches just like yours.

While this is the recommended combination, you can do as much or as little as you wish. Better to do a few things well, execute and master, then add more, rather than begin with lofty aspirations and fail to implement.

To access the Stewardship Communication Matrix template  
**CLICK HERE** Go to **File > Download** and Select Your Preferred File Type

|  | Yes or No? | \$1-\$2399                          | \$2400-\$4999                       | \$5000-\$9999                       | \$10,000 +                          | Owner  |
|--|------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------|
| <b>Congregational Engagement</b>   |            |                                     |                                     |                                     |                                     |        |
| First Time Giver Text Thank You  |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Crickt |
| First Time Giver Personal Thank You Note   |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
| Quarterly Glving Impact Letter Distributed (postal or digital)                       |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
| New Recurring Giver Acknowledgement (text or email)                                  |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
| Annual Giving Statement (Janauary 2022)  |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
| Staff Thank You Call and Pastoral Check-In (once annually, better if twice annually) |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | Tommy  |
| Monthly Life Impact Video Narrative (90 seconds or less)                             |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
| Annual Mission Celebration November (Video, PDF or creative alternative)             |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Tommy  |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | Tommy  |
| <b>Financial Leader Engagement</b>   |            |                                     |                                     |                                     |                                     |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | Tommy  |
| In Person Personal Touch Point (twice per year)                                      |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Tommy  |
| Coming Year Vision Cast and Input (October/November)                                 |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Tommy  |
| Quarterly Stewardship Resource (digital preferred; personally sent)                  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Tommy  |
| Input and Counsel Engagement (twice per year in small focus groups)                  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Tommy  |
| Monthly Text for Pastoral Check-In and Connection                                    |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Tommy  |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | Tommy  |
| <b>Leadership Core Giver Engagement</b>  |            |                                     |                                     |                                     |                                     |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | Tommy  |
| Quarterly Video Vision Cast Update Live (then on-demand)                             |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |
| Staff Personal Note to Key Volunteer Leader (once anually)                           |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |        |
| In-Person Meeting (Once per Year)  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |        |
| <b>Year-End Giving</b>   |            |                                     |                                     |                                     |                                     |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |        |
| Year-End Project Commuincation Broad Congregation                                    |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |        |
| Year-End Project Commuincation Financial Leaders                                     |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |
| Year-End Project Celebration (video, live worship, other)                            |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |        |
| <b>Seasonal Engagement</b>   |            |                                     |                                     |                                     |                                     |        |
|  |            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |        |
| Christmas Card   |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |
| Easter   |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |
| Valentine's Day (effective for relationship apprecaition)                            |            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |        |

# 5 CHAPTER

## HOW MONEY FLOWS

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*Money is better than poverty, if only for financial reasons.*

—Woody Allen

*The rich and poor have this in common:  
The LORD is the Maker of them all.*

—Proverbs 22:2

### A LOT FROM A FEW MAKES ALL THE DIFFERENCE

**Y**ou are in a planning meeting with a group of businessmen and women to have an initial conversation about a project to raise \$100,000 within the next year. Your organization has three hundred active donors. Almost invariably someone will speak up and say something like, “I don’t see what the big problem is. With three hundred donors, surely we can get one hundred gifts of \$1,000 and be done with it!”

This is a common misconception in the sphere of giving and getting. It is critically important that giver and getter alike be aware how wealth is distributed and how it is given in the nonprofit sector. How money actually flows has a huge impact on the strategy we employ to accumulate needed resources. It also helps the thoughtful Christian steward rise to their responsibility to adequately fund the project they are called to invest in.

The Federal Reserve Board *Survey of Consumer Finances* reveals that 1 percent of the population of the United States holds 34.3 percent of the wealth. Ten percent of Americans possess 71 percent of the wealth. In contrast, 40 percent of the population holds 0.2 percent of the aggregate wealth in the United States. While our constituencies do not necessarily mirror these statistics, they surely resemble them. And we ignore this reality at our own peril.

In chapter 12, we will see how this reality is fleshed out in planning for any fundraising project. But here it is important to note that wealth is not distributed evenly, neither does it come in evenly to any organization. The old and fairly reliable 80/20 rule (80 percent of your gift income will come from 20 percent of your donors) has been replaced in many organizations by the 95/5 rule. Whether this is healthy is another question. But the wise organization will take time to consider how wealth is distributed in any group of potential givers (whether 10 or 100,000). They will also consider what level of gifts will be required to achieve their desired financial outcome.

*An example from a large organization.*

A Christian nonprofit organization recently completed a successful five-year, \$250 million campaign. They have a large, national constituency. In fact, in the course of the five years, over 28,000 households contributed to the total. But let's take a closer look at the numbers. In reality, about 1 percent (313 to be exact) of the contributors gave a whopping \$194.3 million (77 percent) of the total. Some will say, "But, that is a large organization and a large campaign. Surely the numbers are different for the smaller organization with a smaller goal." In truth, small campaigns mirror the same ratios.

*An example from a smaller organization.*

In a recent year, a smaller organization had total gift income of \$273,095 from 328 donors. The largest gift was \$80,000 (29 percent of

total gift income from one donor!). The top ten gifts totaled \$131,500 (48 percent of total gift income from 3 percent of the donors). The top hundred gifts (30 percent of individual donors) gave 76 percent of total gift income! The remaining 24 percent came from all the rest. Whether a smaller goal or a larger one, almost invariably a lot from a few makes all the difference.

The lesson from how money flows to individuals and to organizations as gifts is that this reality must infuse stewardship planning, by organizations and donors alike. The playing field is not flat. Not only is *desire* to be involved as a donor a factor, the *capacity* of your constituency must be factored in as well. Of course, *every* gift is important, and we have already seen that generosity is not best measured by the amount of the gift. Nonetheless, planning for the kind of gifts your church or organization will achieve must take into account how wealth is distributed in any grouping of potential givers and what level of gifts will be required to achieve the desired financial outcome.

For any organization contemplating funding its mission, either operational support or special project, there are several critical questions to ask yourself:

Do you have a relative handful (five to fifty) of prospective givers with the financial capacity and level of engagement to provide 25 to 60 percent of the total gift income needed? If not, your goal is probably unrealistic.

If you have determined you have a small number of individuals with the capacity and willingness to lead your effort with substantial giving, are you willing to challenge this group of men and women *first* as you embark on your financial goal? This is important if you really agree that a few gifts will make all the difference in any fundraising effort. If your most capable group is unwilling or unable to provide a significant portion of your total (25 to 60 percent), chances are you will never reach your total with gifts from all the rest of your willing

constituents. While that may sound harsh or faithless, it is a proven reality in hundreds of settings both in the secular and the kingdom realms. We make the point in chapter 12 that God, of course, can provide resources for His work in any way He chooses; but the wise organization takes heed of how God typically provides.

The organization has its own stewardship role in educating its thoughtful stewards on how money is distributed and how it tends to come in. Part of leading the thoughtful giver is to demonstrate how money flows and what gifts are typically needed for the success of the effort. If capable givers understand the realities of gifts needed to fund any project, they most often rise to the challenge.

For any giver contemplating funding the mission of an organization, either operational support or special project:

Explore with the organization how the leadership anticipates gifts coming in. In their best estimation, what level of gifts will they need to succeed? Have they thought through the possibilities well?

Consider, to the best of your ability, how your individual stewardship toward their project will be instrumental to their achieving their goal. Apart from your personal stewardship obligations, can (should?) your gift be a strategic component in achieving the goals of the organization and in raising the sights of other potential donor/investors?

In this world, a lot from a few makes all the difference. In God's kingdom, however, *every* gift is important, and there are numerous reasons why.

### **WHY LITTLE GIFTS COUNT BIG**

Without question, a few larger gifts make a huge difference—often the deciding difference—in any fundraising effort. But *every* gift is important. We dare not value the large gift sent by a broker on behalf of the client over the crinkled five-dollar bill stuffed in an envelope.



Here is why. First of all, in God's kingdom the heart of the giver is infinitely more important than the financial capacity of the giver. Jesus' observation of the poor widow confirms it. "Jesus . . . watched the crowd putting their money into the temple treasure. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins worth only a fraction of a penny. . . . Jesus said, 'I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth, but she, out of her poverty, put in everything—all she had to live on'" (Mark 12:41–44). Far from a quaint story, Jesus took time to convey a profound, eternal truth to His disciples. Giving "all she had to live on" was precious in God's sight. We who gather gifts for the kingdom dare not take a lesser view of the small gift given with great sacrifice than our Lord Himself. That is reason in itself to celebrate, remember, and treasure the small gift and its giver.

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OVER THE CRINKLED  
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STUFFED IN AN  
ENVELOPE.**

But there are several other reasons we must not despise the small gift. First, small gifts often "grow up" to be larger gifts. Very few give the largest gift they are capable of early in the relationship with an organization. How we value, steward, and thank for the small gift often determines our worthiness for a larger commitment.

It was my first month on the new job. Quite apart from any of my influence, we received a gift of \$1 million! As the excitement rippled through our department, I looked up this couple's previous giving. I expected to see a long history of giving building up to this momentous gift. Instead, what I found was one previous gift—about ten years earlier—for \$100! It was in response to a phon-a-thon call. Who knows but without that prior gift and my institution's response to that gift, the larger gift might never have come to pass. Don't despise

the small gift. In God's economy, it might already be a very large one! Or, it might "grow," through patience and relationship, into a transformational gift.

There is one more reason to treasure the small gift. As we have seen, in almost any giving effort, a preponderance of all the gifts will be small gifts. The number of individuals will be disproportionately large compared to the dollar total of those gifts. But what do those gifts represent? Certainly they represent thoughtful, perhaps even sacrificial, stewardship decisions just like the larger gifts. These gifts almost surely come with prayers and goodwill toward the kingdom work of your organization. We may never know the value of those gifts and prayers to the success of our kingdom work. Indeed, at the last day, we may find that they were the difference between mediocrity and significance. We dismiss or undervalue the "small" gift at our own peril. Little gifts surely count big.

### **TOWARD IDEAS, AWAY FROM NEEDS**

Money flows unevenly because wealth is distributed unevenly. But there is another factor that influences the flow of money—ideas. It has been well said that money chases ideas but never catches up with need. Why, then, do so many organizations resort to appeals to *need* rather than share *ideas* that will resonate with thoughtful Christian stewards? Here we return to the important topic of putting away the tin cup. Way too many organizations, formed to advance the kingdom, have cooled in their passion and creativity, and are consumed with maintenance, cash flow, and balanced budgets. Somehow the passion for relevance has devolved into passive acceptance of incremental growth, or even mere subsistence of their mission and influence. They have become like our thinking about street beggars holding a tin cup. "No plan for the money beyond subsistence. Any amount will do. We don't need to relate, just give, please!" No wonder money does not

readily flow to those organizations. Ideas, rooted in careful planning, will accelerate the flow of money to your organization.

### **TO PEOPLE OVER PROGRAMS**

In the work of gathering resources for kingdom work, we have heard it many times: “We don’t give to bricks and mortar. We reserve our giving for people.” Actually, that sentiment is understandable in the context of the kingdom. If the kingdom of God is eternal and the “things” of this world, including buildings and their furnishings, are not, why would someone invest in the temporal? The answer is, if the school building in Kenya will enable teachers and students to connect in beneficial ways for the students and their future families and communities, then, of course it is good stewardship to invest in a building that is temporal. There are many temporal “tools” that can be used for eternal purposes.

The lesson is to always differentiate between the means and the ends of any project. The comment “I don’t give to bricks and mortar” contains the stark truth that things are temporal, people are not. But if things are useful tools to accomplish the eternal, every thoughtful steward gets that. Things—buildings, cars, communication networks—can and should be instruments to greater ends, such as meeting immediate human needs and attending to the destiny of their souls. That requires the temporal to be utilitarian. For example, an economy rather than a luxury car should do to transport the people you serve. The importance of people over the tools of serving people must shine through all of our appeals to the giver. They have a kingdom perspective. We must maintain one as well.

### **TO RESULTS OVER INSTITUTIONS**

The day is quickly passing when any organization—church, denomination, social agency—is worthy of support because, well, because

of the very fact that it exists and has a history of performance. The Builder generation is more content to support an “institution” than their Boomer offspring, let alone the Gen Ys! There is far more urgency for today’s nonprofit to demonstrate relevance and performance, regardless of history or reputation. Money flows more readily to demonstrable results than to longevity, reputation, or name.

**BE THE KIND OF ORGANIZATION THAT IS DELIVERING ON ITS PROMISE TO THE PUBLIC, AND BY GOD'S GRACE, MONEY WILL FLOW IN YOUR DIRECTION.**

And, frankly, that is good and healthy for the nonprofit sector. There are over one million nonprofit entities in the United States alone, each one established to meet a particular need. That is laudable. But the founding sentiment is far less important today than its current relevance and performance. Determining current effectiveness calls for more reflection and

transparency and less presumption of current support based on past performance. The growing reality of the flow of money is away from tradition and toward demonstrable results. Be the kind of organization that is delivering on its promise to the public, and by God’s grace, money will flow in your direction.