

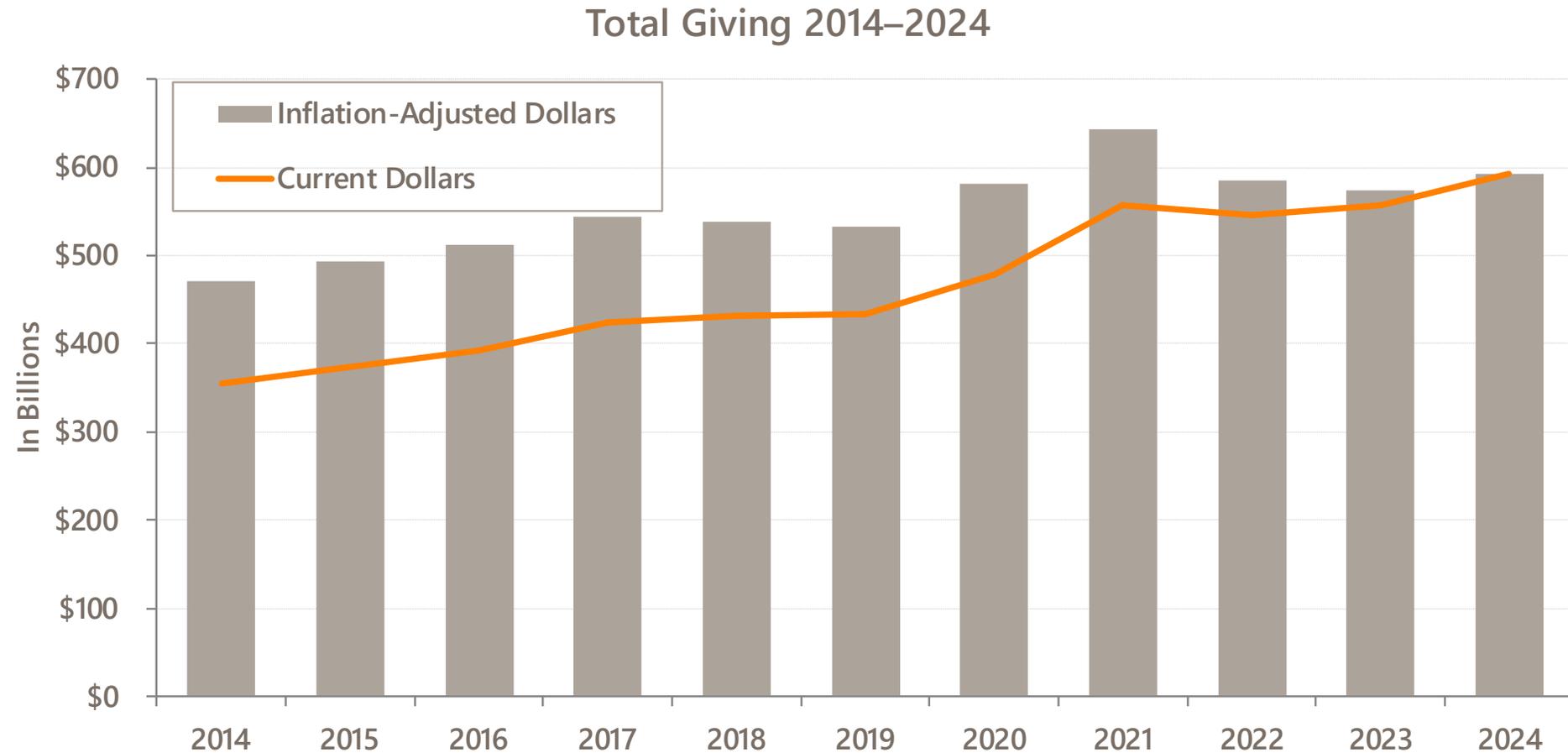
A pair of hands is shown from the wrist down, held palm up, holding a large quantity of small, white, star-shaped confetti. The background is a dark, muted purple color. The text is overlaid on the left side of the image.

Freely Given, Freely Give

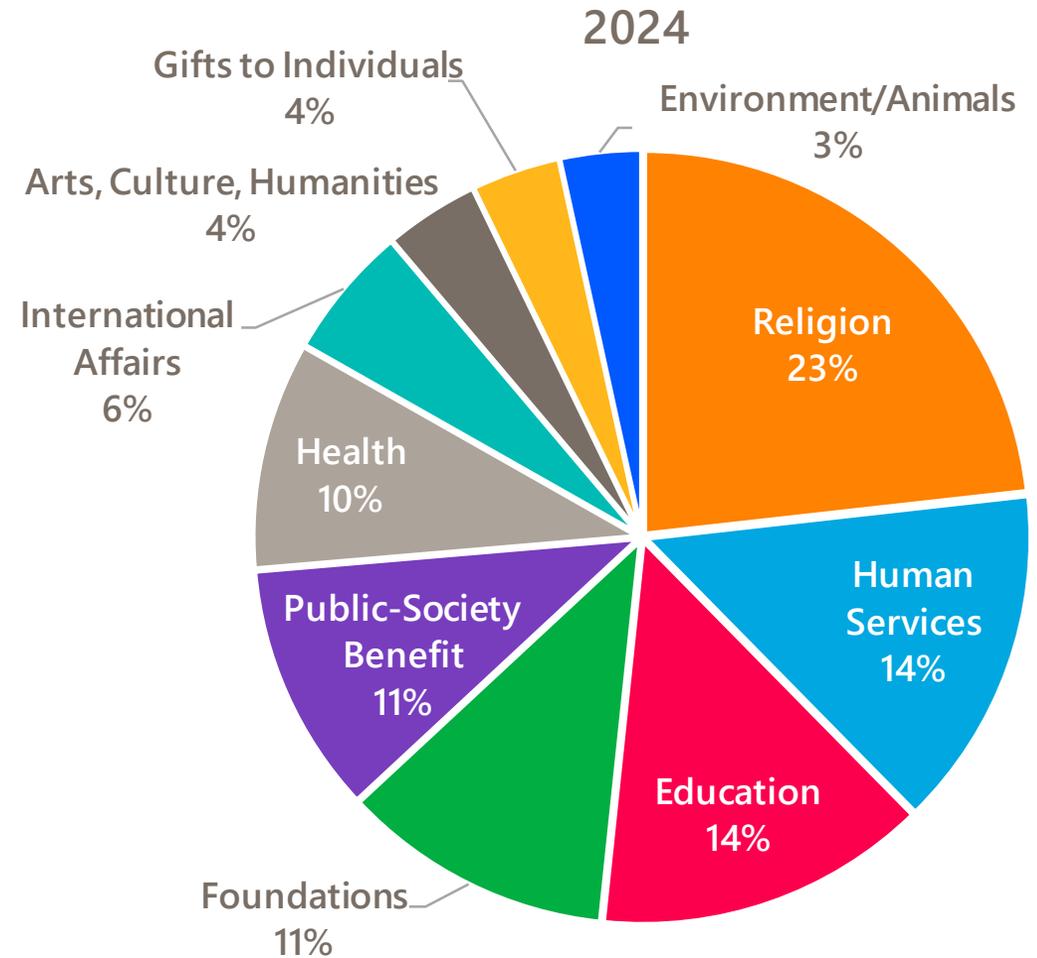
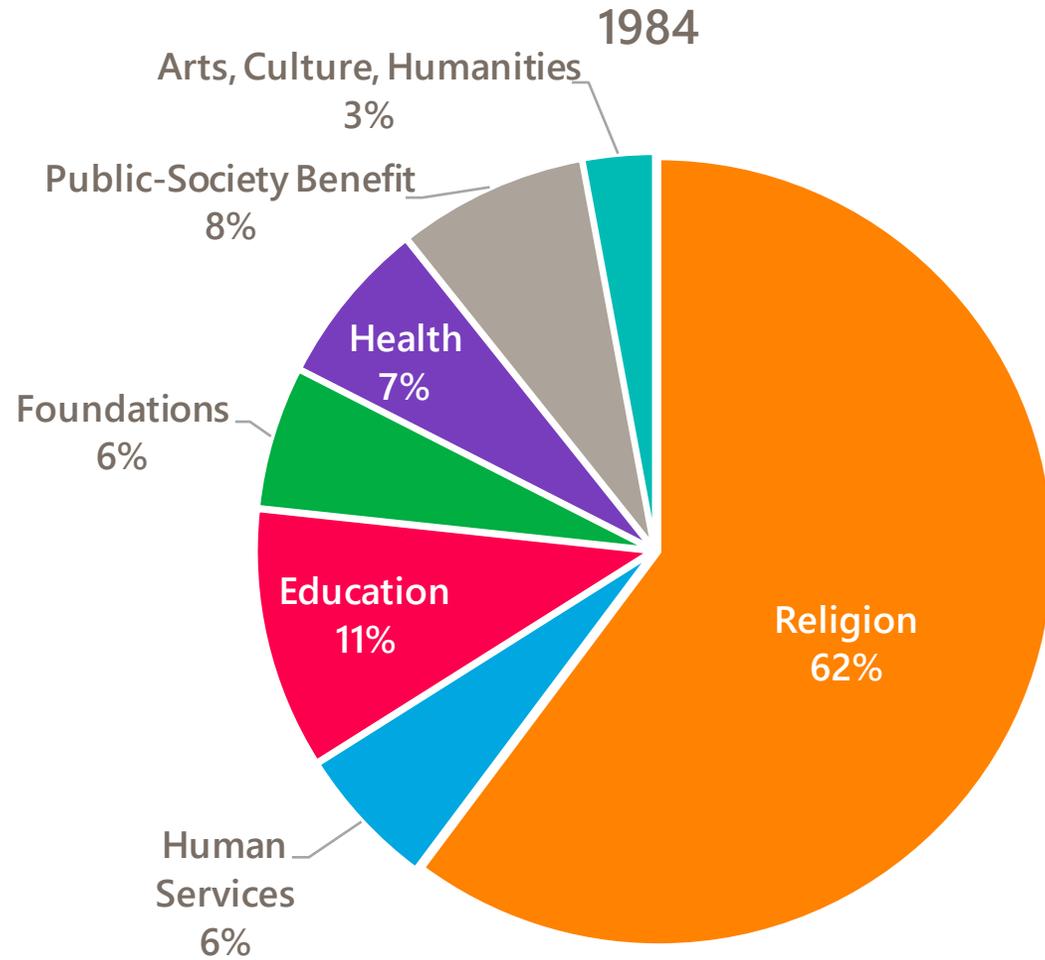
Building a Culture of Gospel-Driven Generosity

Josh Birkholz

Giving continues to be big in the US



Religion is still the top recipient of dollars, but other sectors are climbing fast



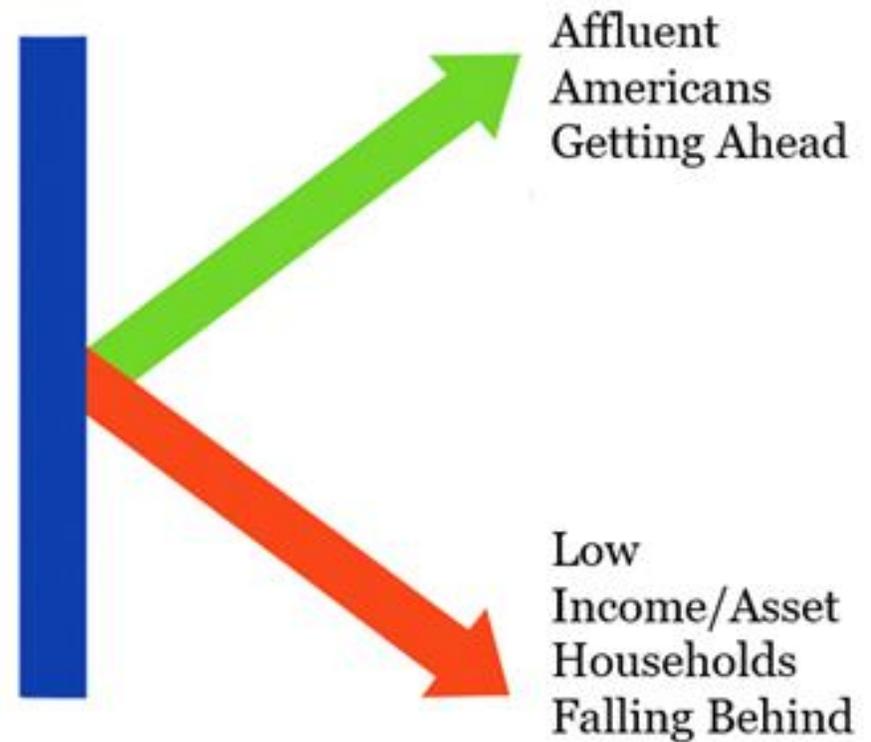
Economic growth is concentrated among the top 10%

SEP 17, 2025

Nearly half of U.S. retail spending comes from top 10% of earners

The spending imbalance is at the highest levels it has been since Moody's Analytics started collecting this data.

The K-Shaped Economy



Giving by lower level and recurring donors declining for decades.



88% of dollars
Given by 12%
of donors

Churched people give much more than unchurched people to the secular causes

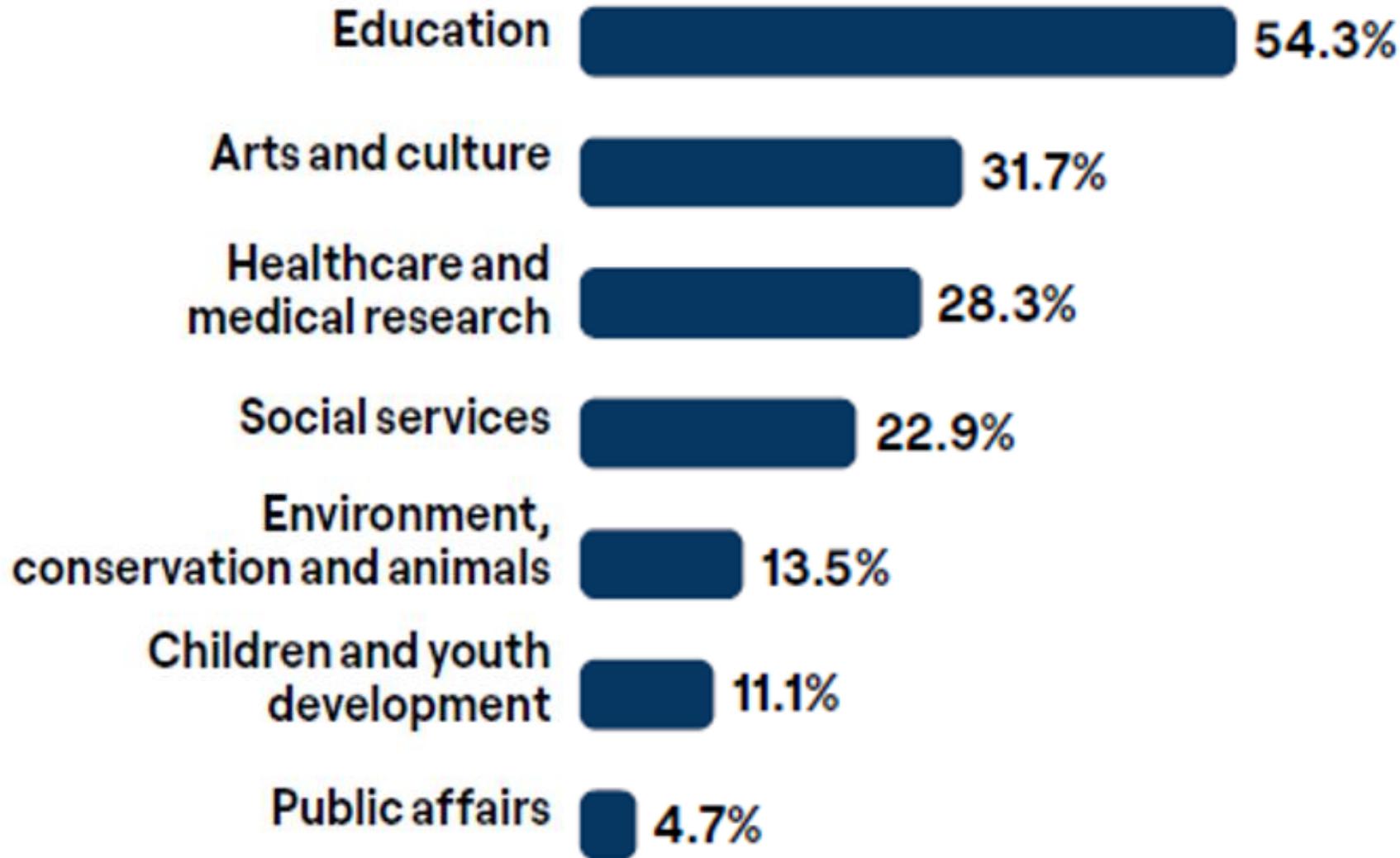
2.3x

Religiously
Affiliated

4x

Active
Churchgoers

North America



But the affluent are shifting to other sectors

Religion is not a top recipient of wealthy donors

In other words, we are not doing a good job engaging affluent Christians.



“It’s not that wealthy Christians don’t make large gifts. They just don’t make them to the church.”

Russell James

We have notably different business models

CHARACTERISTICS	TOP CHARITIES	CHURCHES
<i>Primary Giving Focus</i>	Relational fundraising	Mass/recurring giving
<i>Staffed fundraising</i>	Majority	Minority
<i>Constituency</i>	Diversified audiences	Primarily membership
<i>Giving types</i>	Diversified donor types	Primarily individuals
<i>Campaigns</i>	Comprehensive priorities	Capital expansion
<i>Recognition</i>	Public	Private

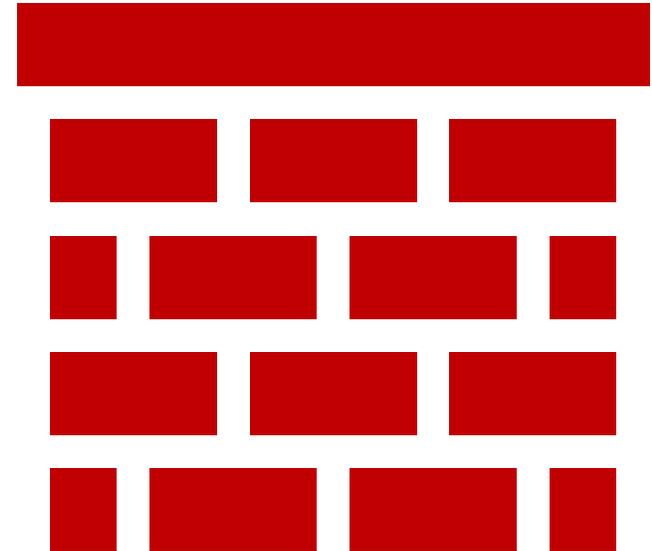
Money is often the biggest obstacle to ministry

Costs continue to rise more than giving

New **opportunities are sacrificed** to maintain existing budgets

Tension at church council meetings are usually **about financial matters**

Because of budget, ministry becomes **what should be** instead of **what could be**.



Money is often the biggest obstacle to ministry

**But it doesn't
have to be!**





7 Strategies to Build a Culture of Generosity

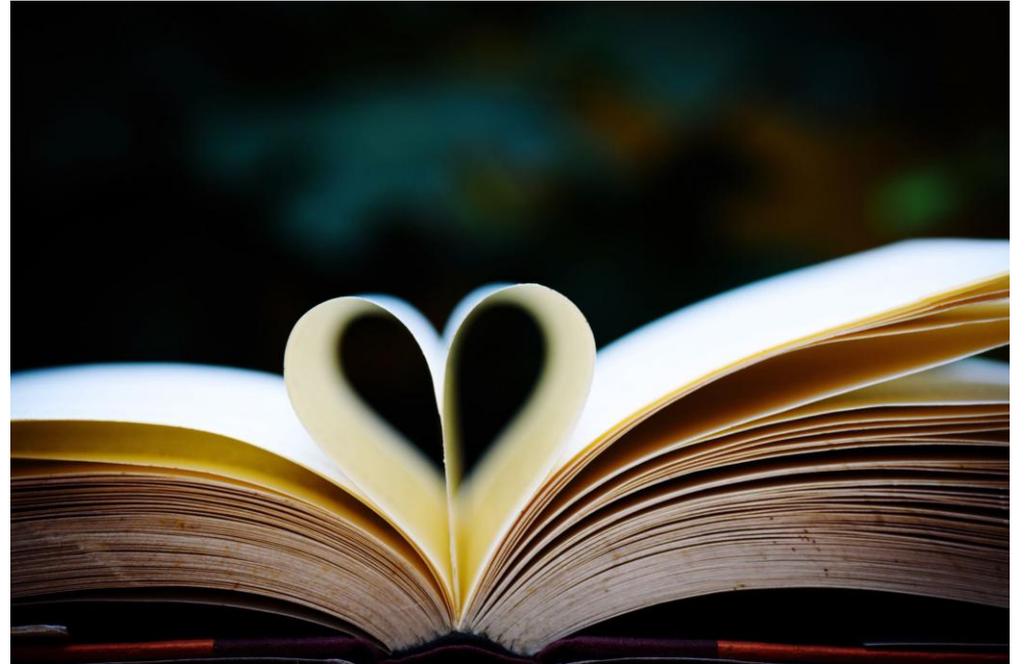


1. Spiritual Engagement

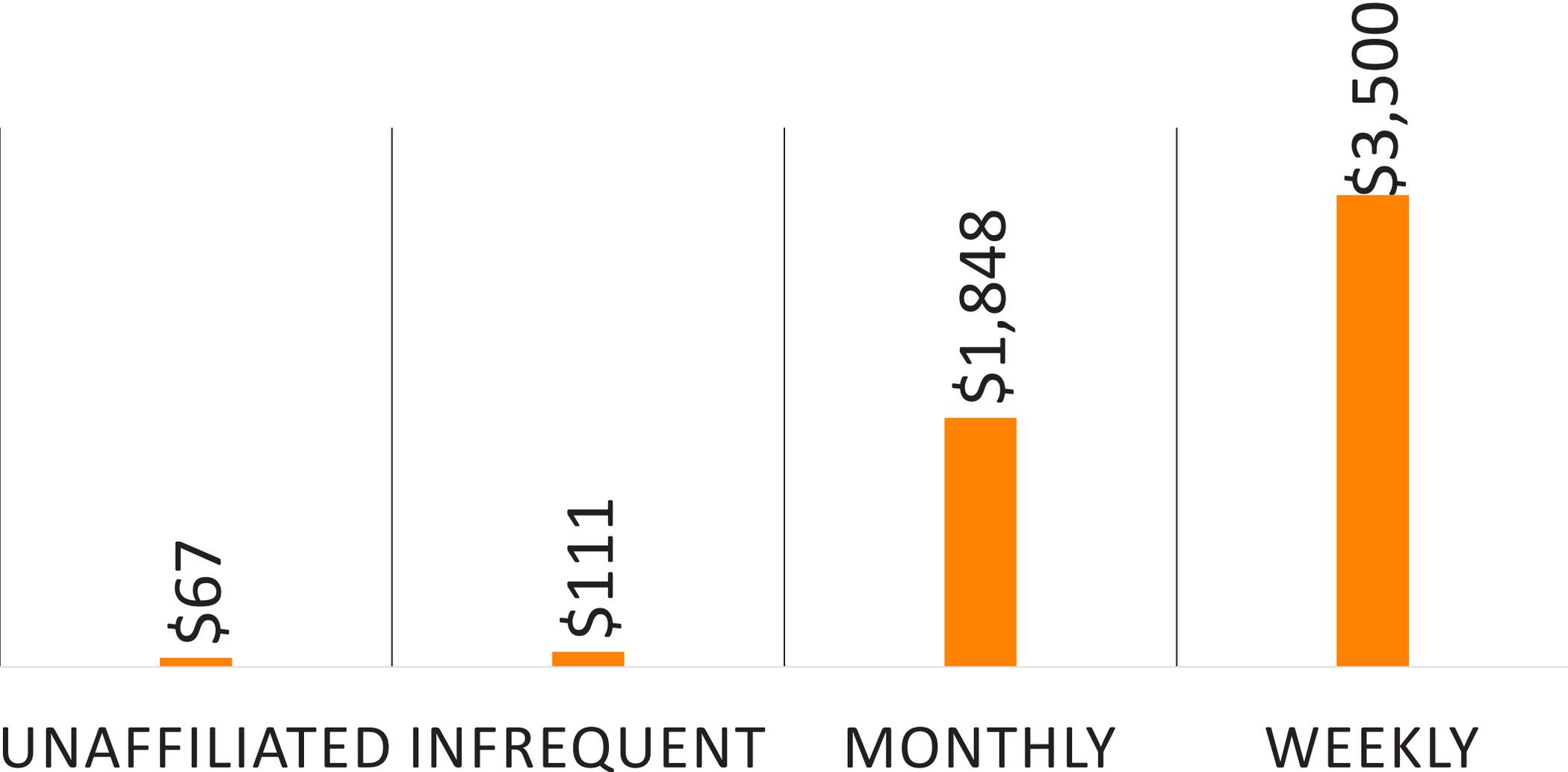
We've been taught

Good works are fruits of our faith
Sanctification flows from being in
the word

Giving is first and foremost a
reflection of our hearts as
Christians



The data suggests the same:



Lake Institute, average annual giving totals to religion

Our relationships drive giving



Relationship with our **Savior**

Relationships with **each other**

Even in secular charities, **donors who have friendships with other donors give four times more** over their lifetime.

Hebrews 10:24-25 And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching.



2. Abundance mindset

Donors respond **generously** to:

1. Vision
2. Momentum
3. Targeted outcomes
4. Possibility



Donors respond **reluctantly** to:

1. Status quo
2. Catching up
3. Ambiguous need
4. Uncertainty

Examples:



New mission to an underserved community. **Vision**

Bulletin announcement about being behind on budget. **Catching up**

We've had more adult baptisms this year. **Momentum**

Everyone should be giving more so we can maintain our ministry.

Ambiguous need

Mission trip to engage members and serve a community. **Targeted outcome**

Enrollment at the school might go down next year so please increase giving. **Uncertainty**

We have a unique opportunity to help at the senior center. **Possibility**



Abundance mindset

Leading with **optimism and possibility** as opposed to fear and limitations.

Jeremiah 17:7-8 But blessed is the one who trusts in the LORD, whose confidence is in him. They will be like a tree planted by the water that sends out its roots by the stream. It does not fear when heat comes; its leaves are always green. It has no worries in a year of drought and never fails to bear fruit."

A textured grey sphere sits on a sandy surface. A black rectangular overlay is positioned in the lower right, containing the text '3. Establishing norms' in white. The sphere casts a shadow to the right. There are some faint, circular indentations in the sand in the lower left.

3. Establishing norms

Humans want to fit into a group

What's the dress codes at the event?

Should we bring snacks to the youth sports event?

When should I clap at the orchestra concert?

Wearing sports apparel. Mowing when my neighbors do. Splitting the tab. etc.



If people volunteer at this church a lot, I will want to volunteer.

If everyone loves being in a small group, I should be sure to join one.

If this is a giving church, I should be generous.

A few ways to establish the norms



1. **Talk about it often** (even if only true for some).

We have such generosity at this church. I am continuously amazed when there is an opportunity, people step up. We are blessed by your generous hearts.

2. **Integrate giving into new member onboarding** and provide examples.

3. **Replace “congregational subsidy” language with “giving” language**

The total cost of tuition is \$X. Your tuition is \$Y. \$Z was donated by generous members of the congregation to help give your child access to Christian education. We invite you and your extended family to join this group of generous donors in funding the philanthropic portion of your child’s education.

4. Talk about **giving as a form of ministry** alongside evangelism, serving in worship, and volunteering.

Phillipians 3:20 But our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ



4. Relational asking

What is relational asking?

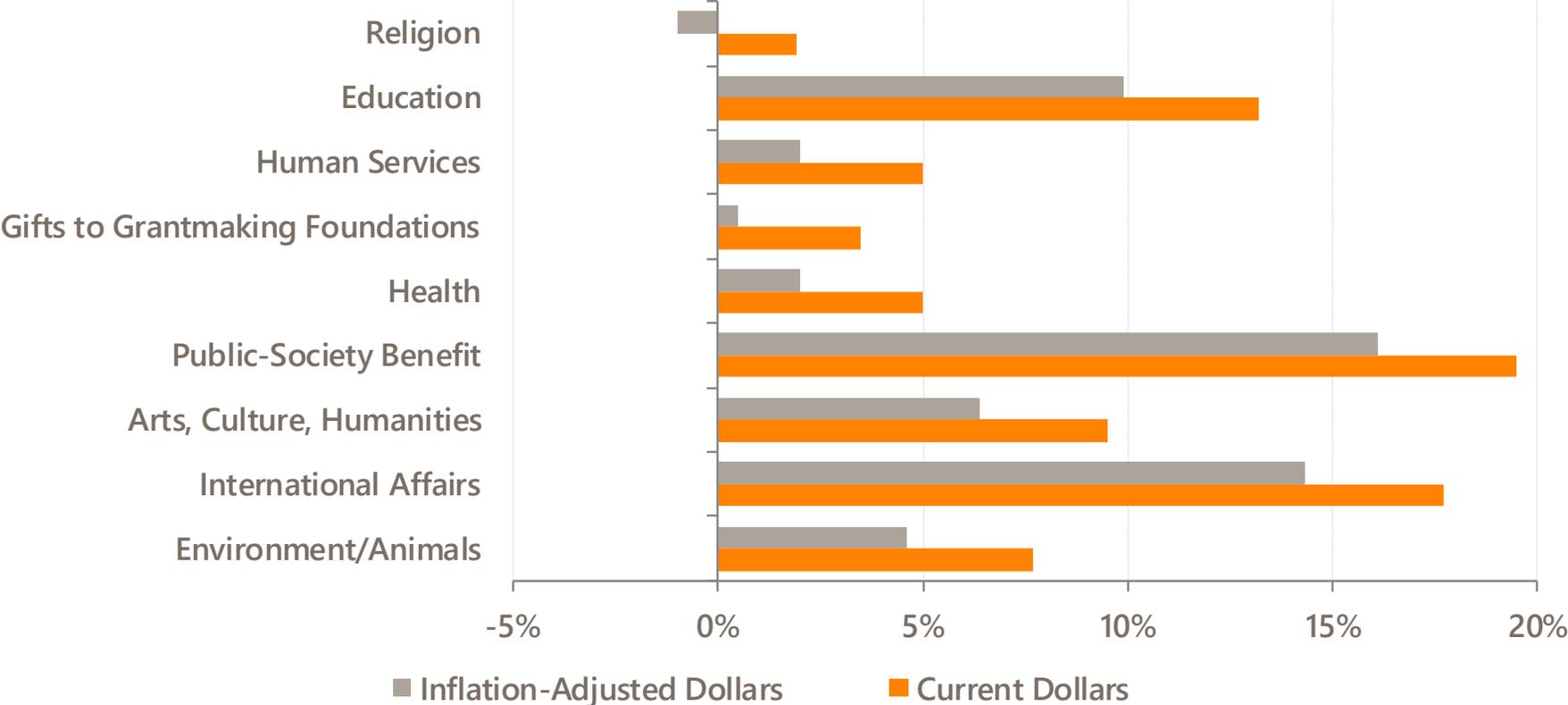


1. Meeting with people or organizations individually
2. Building relationships with them to understand their passions
3. Aligning their passions with organizational priorities
4. One-on-one asking to support an initiative or project
5. Common to ask for multi-year commitments.

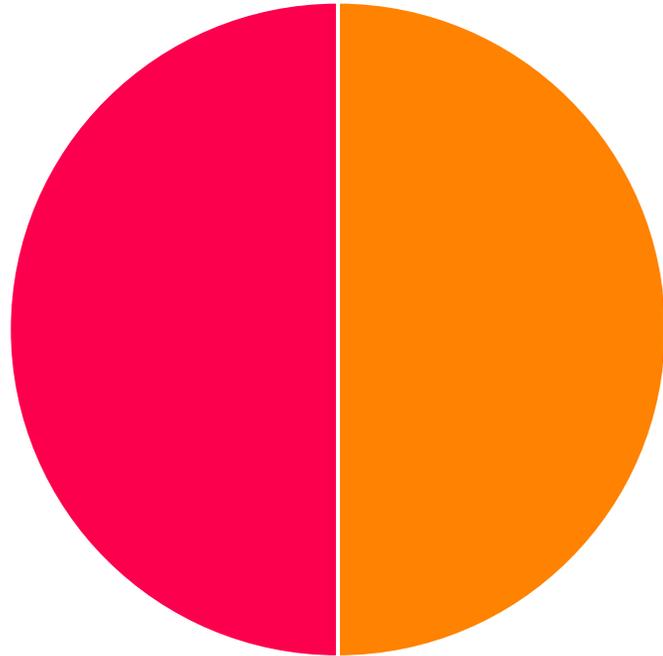
Many churches may have relational giving for building campaigns, but few have ongoing, consistent relational giving strategies.

Biggest growth sectors have systematic relational giving programs. Religion has the fewest relational giving programs.

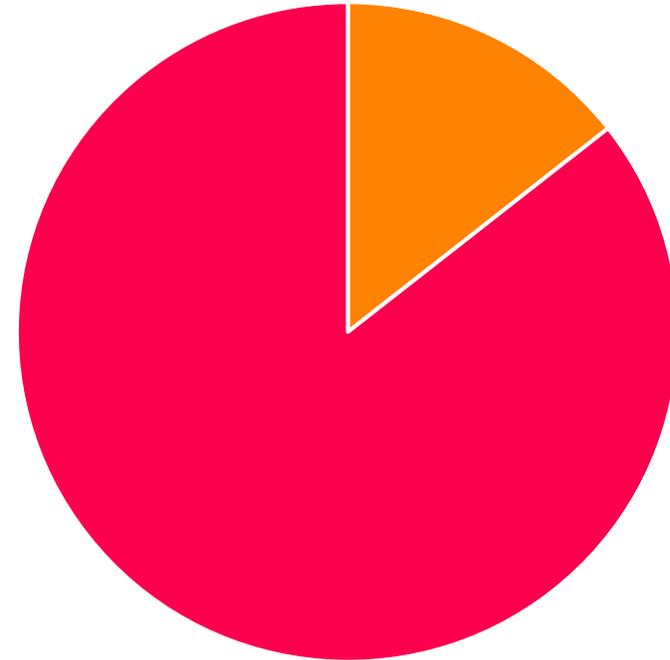
Changes in Giving by Recipient 2023–2024



Portion given by the top 0.3% of their Donors



All Charities
50%



Churches
14.4%

**Reframe how giving is described on the budget.
Have goals for subcategories. Measure against
Goals. Recalibrate.**

From:

Income

School Tuition	\$xxx
Plate/Envelope	\$xxx
Miscellaneous	\$xxx

To:

Income

School Tuition	\$xxx
Giving	\$xxx
• <i>Relational</i>	\$xxx
• <i>Ongoing/recurring</i>	\$xxx
• <i>Special Events</i>	\$xxx
• <i>Org/Foundation</i>	\$xxx



Additional considerations

Ideally have a **dedicated staff person**.

Easier to **build a program through existing staff first** (maybe a handful of families per called worker per year).

Even with staff, **equipping and encouraging members** to help with visits can be very effective.

Best not to ask on the first visit with a family, but learn about their interests, develop an idea together over a couple interactions, and invite them to fund the idea later.

Having a **vision with priorities for the church** before these visits is more productive.

Remember to **visit to thank them** after commitments.

3 John 14 I hope to see you soon, and we will talk face to face.

A close-up photograph of a person's hands, wearing a bright yellow, textured knit sweater. The hands are positioned as if about to clasp or hold something. A dark, semi-transparent rectangular overlay is placed over the lower right portion of the hands, containing the text "5. Recognition" in a white, sans-serif font. The background is softly blurred, showing warm, golden light, possibly from a window or lamp, creating a cozy and intimate atmosphere.

5. Recognition

Churches are apprehensive about recognition



But when you give to the poor, do not let your left hand know what your right hand is doing, so that your charitable giving will be in secret.

Matthew 6:3-4

But we also see examples of recognition:

“Because of the proof given by this ministry, **they will glorify God** for your obedience to your confession of the gospel of Christ and **for the liberality of your contribution** to them and to all. *2 Corinthians 9:13*

For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem.
2 Corinthians 9:13

And truly I tell you, wherever the gospel is preached in all the world, **what she has done will also be told in memory of her.** *Mark 14:9*

Giving Alms vs. Supporting the Church



eleēmosynē

- Giving to the poor
- Should be private and hidden.
- For the dignity of the recipient



koinōnikos/koinōnian/koinōnias

- Sharing across / reciprocal / to the church
- Open and publicly recognized
- Encouraged to give boldly in this way

eleēmosynē

But when you give to the poor [*eleēmosynē*], do not let your left hand know what your right hand is doing, so that your charitable giving [*eleēmosynē*] will be in secret; *Matthew 6:3-4*

koinōnikos/koinōnian /koinōnias

Because of the proof given by this ministry, they will glorify God for your obedience to your confession of the gospel of Christ and for the liberality of your contribution [koinōnias] to them and to all.
2 Corinthians 9:13

Examples of recognition



Thank you to our musicians, John, Jill, and Jake for offering their skills to beautify worship today. We so appreciate all you do to help us worship our Savior through your hard work preparing music.

We should all thank Jane for all the work she did organizing the volunteers for such a successful VBS this past week.

Joe has been here every Sunday this year faithfully setting up the altar for worship. We should all recognize Joe and thank him for his faithful service.

The Smith family has been so generous in helping to fund the repair of the HVAC system. It just warms our hearts to sit in a warm church because of their generosity.

Recognition is both easy and fun!

A top-down view of a desk with a light-colored wooden surface. On the left is a black calculator with various function keys. In the center are several papers with blue charts, including a bar chart and a pie chart. A gold pen lies diagonally across the papers. On the right is a spiral-bound notebook with a yellow cover. The text '6. Reliable Funds Management' is overlaid in white on a dark grey rectangular background in the center of the image.

6. Reliable Funds Management

Affluent donors often question:

An organization's ability to use a large gift.

Whether gifts are really used as promised.

Might the endowment be drained if they get into trouble.

How's the return on philanthropic investment compared to giving to other places.



2 Corinthians 8: 20-21 We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.

Consider your ministry from these donors' perspectives



Validation: Do donors see their philanthropic goals met in the solutions or ministry provided by the church?

Sustainability: Does the church have the adequate infrastructure and management to extend the impact of gifts?

Effectiveness: Is there evidence of ongoing innovation and commitment to organizational growth?

Trustworthiness: Does the church speak plainly about work and outcomes? Does it admit what doesn't work and what was learned?

Show responsibility to donors



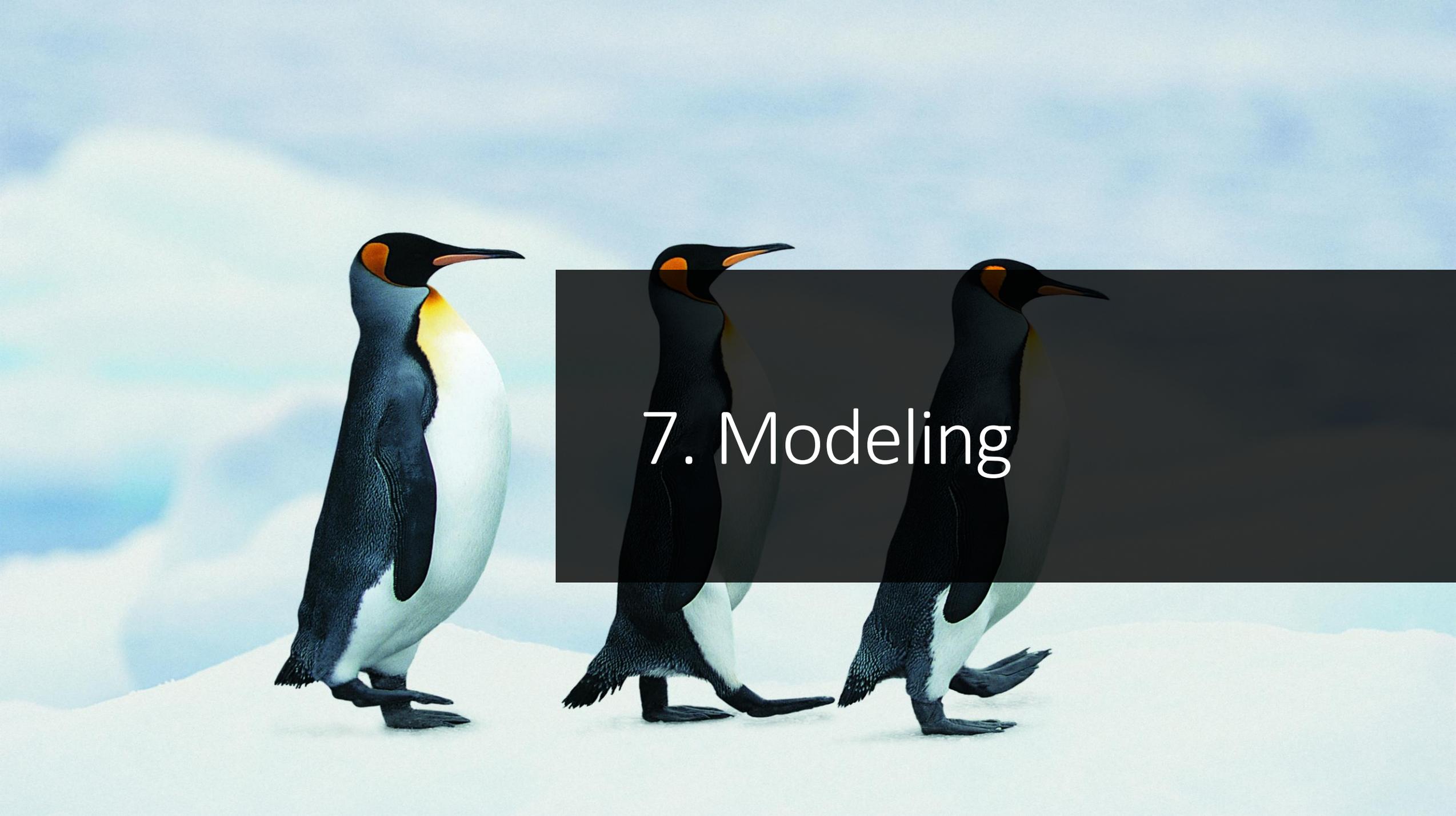
Acknowledge gifts in a timely manner.

Communicate successes and challenges to your donors. **Provide reports** to the donors on the fund status and use.

Use gifts in the way they are intended. If an extreme circumstance prevents this possibility, have a conversation with the donor about how to repurpose the funds.

Give opportunities to learn more about the work and new ways to be involved. If possible, **connect donors to other donors** with shared goals.



The image features three King penguins standing on a snowy, icy landscape. The penguin on the left is shown in profile, facing right. The two penguins on the right are also in profile, facing right, and appear to be walking or standing close together. The background is a soft, out-of-focus blue sky with light clouds. A dark grey rectangular box is overlaid on the middle of the image, containing the text "7. Modeling" in white, sans-serif font.

7. Modeling

Kids are learning about giving later



Fewer kids see their parents give since the rise of online giving

Most Americans have their **first experience giving in the workplace** (*Generosity Commission report 2024*).

“Fundraising” for most kids is selling food products at a high markups and earning small returns.

Americans are hesitant to talk about money and giving, even with their own children.

How to reverse this trend



Make a point of giving when your children can see you. Perhaps give using a gift catalog together.

When giving to a door collection, let them drop the money in the slot.

Have them personally ask family members to donate to their mission trip—rather than just sell the products or make big group asks (the latter is fine; one-on-one is even more impactful).

Talk about your giving with your children. When you teach them how to make a budget, tell them how you incorporate your giving.



Proverbs 4:1,5 Listen, my sons, to a father's instruction;--pay attention and gain understanding. Get wisdom, get understanding; do not forget my words or turn away from them.

Discussion

What are the biggest challenges to giving at your church?