



2023

Annual Report on **STEWARDSHIP**

Prepared By :

VISION•2



FOREWORD

For the second year in a row, our common concerns about stewardship and generosity in our changing culture have brought us together for this initiative.

Vision2 and Christian Stewardship Network partner together to further our shared goal, which is to **help churches thrive**.

Together, we're constantly seeking new ways to help the church grow greater generosity and financial discipleship among its members, especially during times of:

- **Economic uncertainty**
- **Decline in overall giving and giving to churches**
- **Slow post-pandemic return to church**

The survey has truly been a community effort, and we are so grateful for your time and insights.

Thanks again for allowing us to labor with you for the Kingdom.



Carl Tierney
CTO/Co-Founder
Vision2



Leo Sabo
President
CSN



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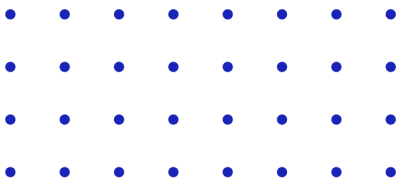
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Part 1

STATE OF GIVING



STATE OF OVERALL GIVING

2021

\$517B

3.4% DECLINE

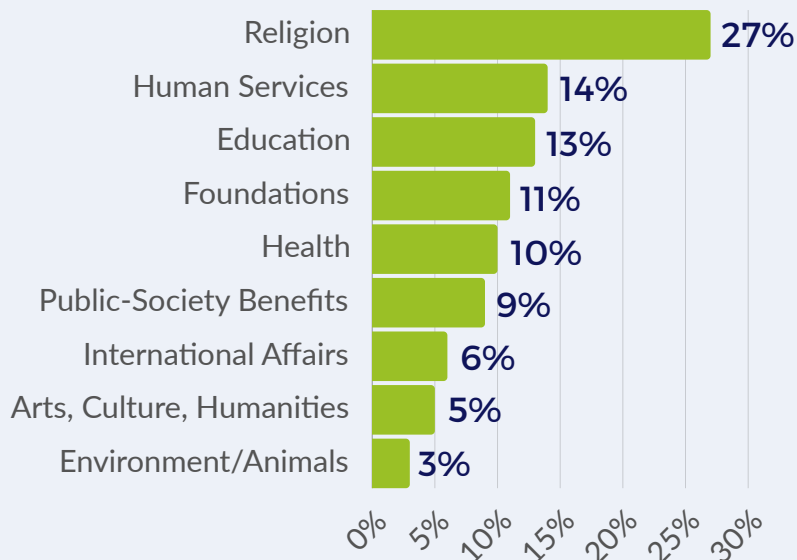
(-10.5%
INFLATION-
ADJUSTED)

2022

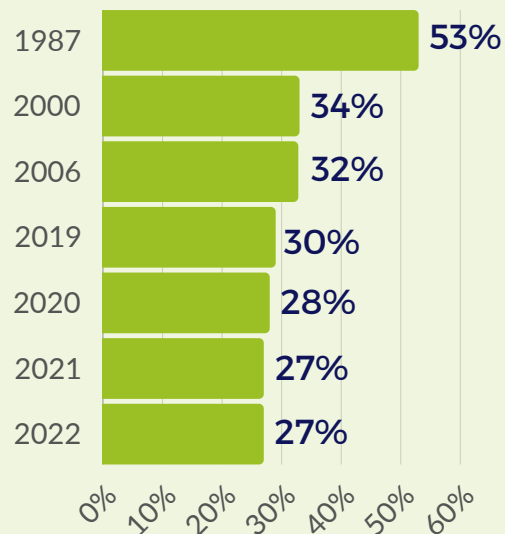
\$499B

STATE OF RELIGIOUS GIVING

RELIGION IS STILL THE TOP RECIENT



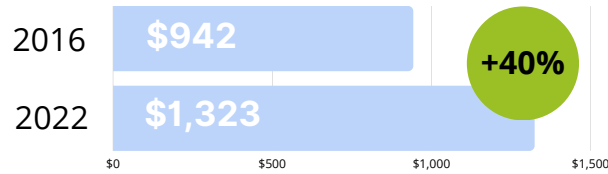
BUT RELIGION'S SHARE IS DECLINING



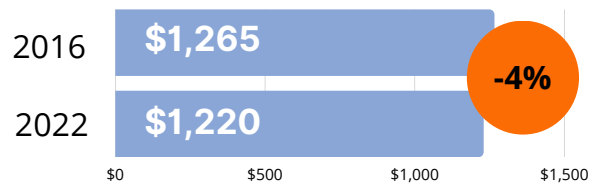
A GIVING SHIFT ACROSS GENERATIONS

Millennial giving rose between 2016 and 2022, while others decreased.

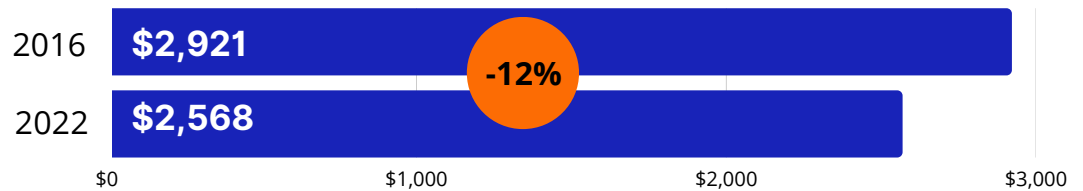
Millennials



Gen X



Boomers



Baby Boomers

Places of Worship	- 16%
Faith-Based Orgs	+98%
Education	+52%

But less of overall giving by generation is being given to the church.

Gen X

Places of Worship	-41%
Faith-Based Orgs	+51%
US Health/Medical	+53%

Millennials

Places of Worship	-31%
Faith-Based Orgs	+130%
Nonprofit Hospitals	+406%

TITHING REDEFINED

Most churchgoers believe they are commanded to give. And many believe in the idea of tithing... **but what do they mean by “tithing”?**

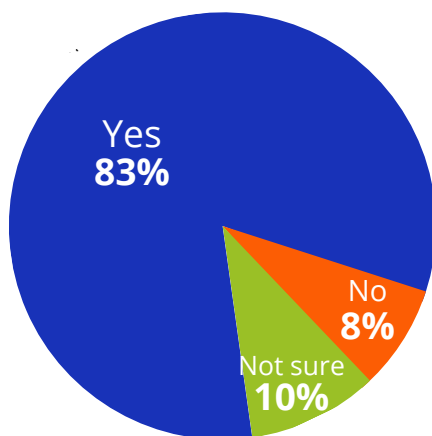
Some people equate the concept of tithing simply with “generosity” or “giving,” not with the biblical definition of “a tenth.”

In other words, **to some, a tithe can be any amount, given to any organization or a needy individual, not simply to the church.**

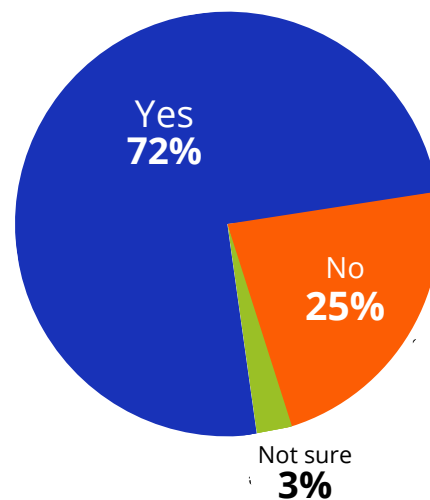
To some,
TITHING
isn't just a
CHURCH
thing anymore.

Is tithing a biblical command that still applies today?

AMONG AMERICAN CHURCHGOERS

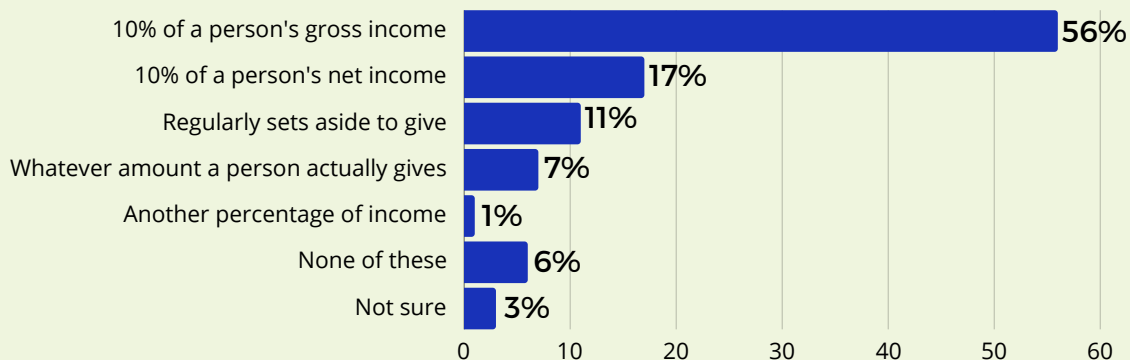


AMONG PROTESTANT PASTORS



How do you define a tithe?

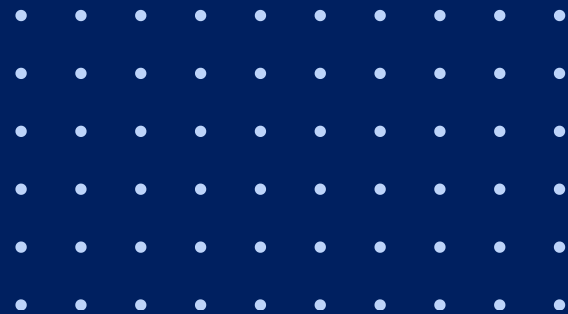
AMONG AMERICAN CHURCHGOERS WHO SAY TITHING IS A BIBLICAL MANDATE



Source: Lifeway Research: Churchgoers Say They Tithe, But Not Always to the Church, May 2018

Part 2

TAKEAWAYS & RECOMMENDATIONS



5 KEY TAKEAWAYS

Our 2023 survey provided a valuable view of how churches are navigating stewardship challenges. We distilled our findings into 5 key takeaways, based on insights gathered from the survey and the post-survey webinar.

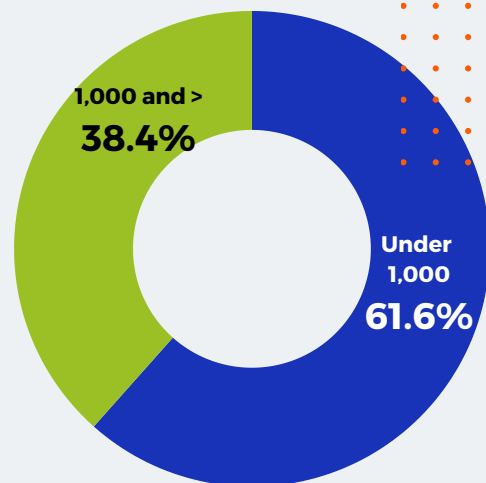
For each of these takeaways, we provide detailed recommendations on pages 12-17. For those who would like to dig deeper into the data, Parts 3 and 4 provide participants' specific responses for each survey question, along with supporting high-level observations and action steps.

ANALYTICS APPROACH

A total of 229 complete submissions were received from the church community across all denominations.

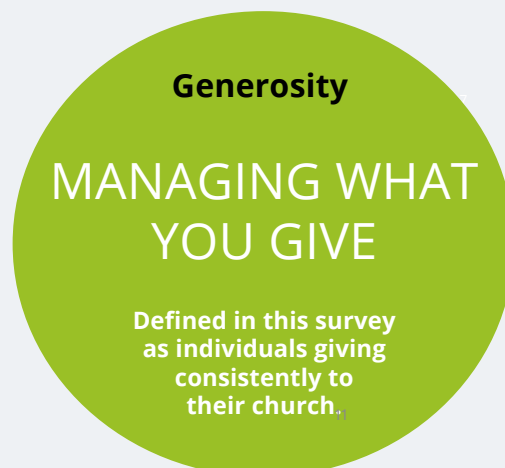
To account for the difference in resources and mission between large and smaller churches, we segmented the results based on weekly attendance under and over 1,000.

Not only did this approach identify both variations and similarities across responses, but it also allowed us to deliver insights that are most meaningful to your church. *See the appendix for a complete breakdown of survey participants.*



STEWARDSHIP & GENEROSITY

The survey covered both stewardship and generosity, so it's important to clarify the difference and relationship between these concepts, neither of which refer solely to financial resources.



1

STEWARDSHIP & GENEROSITY

Every size church needs a personal financial discipleship strategy (stewardship) in order to cultivate a culture of generosity.

2

STEWARDSHIP ROLE

Even if you can't afford a stewardship pastor, there needs to be a dedicated stewardship role with Sr. Pastor support and a clearly defined accountability structure.

Consider a potential volunteer with financial expertise whom God may be raising up for this role.

3

METRICS

You can't improve what you don't measure.

Track more than giving amounts.

Measure the specific behaviors that impact spiritual growth.

4

CLARIFY & PLAN MESSAGING

Clearly define terms like stewardship, generosity and even tithing.

Without clarification, your members will come up with their own definitions to these concepts and then fail to grasp the meaning of your messaging.

5

TAKE A BALANCED APPROACH

There's no silver bullet. An effective stewardship strategy must include:

- Financial education
- Planned messaging
- Sr. Pastor involvement
- Demonstrating impact
- Trust in God

RECOMMENDATIONS

1

Stewardship & Generosity

As defined on page 10, these two concepts are related but different. And while we often think of them in the context of finances, they both encompass much broader concepts.

Churches would do well to discuss them holistically, with stewardship focusing on the management of one's time, talent *and* treasure, and generosity focusing on the heart and its willingness to help, rather than simply on dollar amounts.

This means teaching that:

- **Obedient owners** think of the tithe (10%) as the only part of the believer's money that God cares about, but **love-inspired stewards** see everything they have as God's and give him total authority over 100% of it.
- Giving is between the individual and God, not the individual and the church. Giving to the church is not a membership fee. Tithes and offerings are given **to** God **through** the church. Not **to** the church to meet its "needs."

RECOMMENDATIONS

Prioritize stewardship (financial discipleship)

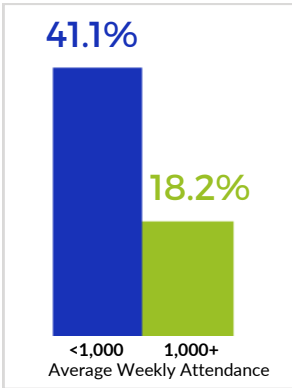
Prioritizing generosity (giving) may produce short-term lifts in giving, but an effective financial discipleship strategy will provide a healthy foundation for long-term, consistent giving and a culture of generosity. Healthy things grow!

Use a varied approach to reaching nongivers

Examples: Offering moment, weekend message, discipleship program, demonstration of gift impact in giving experience, impact stories on website and social media, etc.

Set goals for both stewardship and for giving. You need both!

Stewardship Role



Our survey revealed that **41.1% of smaller churches** and **18.2% of larger churches** *have no one functioning in a stewardship role.*

Despite some encouraging shifts, this year's results show continued room for growth in prioritizing focus and executing an effective strategy for training the church.

In ~40% of the churches surveyed, stewardship roles are shared across ministry leaders.

RECOMMENDATIONS

Every church of every size needs a dedicated stewardship role.

When this is not an option, it's still important to create oversight through:

- **A team that shares the responsibilities**

This approach is important even if you have a dedicated stewardship role. You are more likely to reach a greater number of people across ministries than simply trying to filter everyone through your stewardship funnel.

Consistent messaging across ministries is vital for this approach to be effective.

- **Shared role between two leaders**
- **Part-time hire**
- **Volunteer with expertise in these areas**

The Senior Pastor needs to be involved.

As the most visible and influential leader, successful stewardship efforts typically hinge on the presence or absence of Senior Pastor support. Predictably, our survey shows greater Senior Pastor involvement in smaller churches where funding doesn't allow for a dedicated stewardship role. But in this case, conversely, it's difficult for the Senior Pastor to carry the full weight due to bandwidth constraints.

We often hear from churches seeking advice on how to get the Senior Pastor to engage because even large churches need this unifying influence and accountability.

Formalize the role(s).

No matter the form your stewardship "role" takes, establish clearly defined accountability standards, goals, terminology and division of responsibilities. These guidelines are expanded upon in the following pages.

3

Goals & Metrics

You can't improve what you don't manage, and you can't manage what you don't measure.

Like last year, our survey revealed room for improvement (and a disconnect) in setting actionable goals and taking relevant steps to meet and measure against those goals. (See page 29 - A Deeper Dive: Generosity Messaging).

RECOMMENDATIONS

Set goals for accountability in your stewardship role(s).

Define all terms and goals for your stewardship program, along with how (and by whom) success will be measured.

Set goals for both stewardship (financial discipleship training) and generosity (giving).

• **Stewardship Goals**

45.4% of small churches and **58% of larger churches** reported increasing financial education as a top focus of their stewardship goal for the year. This represented improvement for both small and large churches since last year's survey. (See page 22.)

This is great news! However, an impromptu webinar poll of a smaller audience revealed that more than half of respondents do not track financial discipleship efforts. Of those who do, it is likely that many are tracking only registrations/ participation and attrition rates.

A more effective strategy would be to also track:

- **Final program graduations**
- **Completion of a written plan** for saving, budgeting, debt resolution, and tithing
- **Spiritual growth** (via testimonies at the end of the class)
- **Self-reported life transformation** through annual surveys for 5 years

• **Generosity Goals**

- With weekly reporting, be aware that your numbers will go down due to recurring gift schedules. **Monthly reporting to leadership is best for insight.**
- **Use recurring gift schedules for short-term forecasting.**

Enlist top donors to volunteer, champion major projects, share their story, or mentor others.

- **Track these top giving metrics:**

- **Number of attending households that are giving.** Always look at Household vs. Individual metrics. It is a more reliable measure of true giving trends.
- **Age of household members.** If you have more older than younger consistent givers, they will eventually age out.
- **Frequency of gifts** (irregular, regular, recurring, etc.) Frequency is a better measure of overall giving trends than overall giving rates.
- **Major donors**

Your percentage of total giving from major donors matters. If the percentage is too high, the present is secure but even one or two changes (i.e. deaths, lost givers) can be catastrophic.

For the purpose of loans, banks view a larger base of consistent small and medium givers as more stable. 10% is a healthy percentage of top-giver contributions.

Top donors benefit from personalized engagement, including verbal acknowledgments of gratitude, input into major initiatives, conversations about legacy giving, and ministry for the unique challenges of wealth.

Include digital attendees in goals, metrics and resource offerings.

Along with the count-down clock to your live-stream:

- **Offer stewardship/financial classes and other ministry opportunities** (It's ideal if the training opportunities are also available online.)
- **Include links to online giving**
- **Include generosity messaging**
- **Track online attendance with a Google Analytics Tag**

Perform a year-end evaluation.

Analyze all efforts, including communications (next section), and assess areas of improvement for next year.

Poll your members: *"How well do you think the church is doing in stewarding the resources we are given?"* This is easier to talk about and better than just measuring the money. It reveals how well you are discipling and moving people in their journey.

4

Communications

Many leaders find it uncomfortable to talk about money. Moving past this discomfort requires having faith in **a)** the blessed life promised to those who trust God with their finances, **b)** the privilege that only living, growing things require resources and **c)** the assurance that God will provide what is needed.

Survey responses around messaging ran the gamut, often indicating misalignment with effective strategies and even the church's stated goals. However, intentional messaging is a key aspect of building a culture of generosity.

RECOMMENDATIONS

Clarify your terms.

Define concepts like *tithe*, *stewardship* and *generosity*. They mean different things to different people. If you don't clarify what you mean when you use them, people may easily misconstrue your messaging.

For example: For some, "tithing" simply means giving. They may think your tithing message doesn't apply because they occasionally give random amounts or regularly give on Easter and Christmas.

Always position conversations about money within the context of stewardship.

Leaders have a God-given responsibility to address this vital subject. But it must be executed effectively. Failure to talk about money may convey that God doesn't care about one's finances except when the church makes an appeal. Conversely, random messages of obligation may leave the impression that the church is "always" asking for money.

The only effective way to organically grow generosity is through the lens of stewardship and its promises and responsibilities.

Create a strategy for planned, targeted generosity messaging throughout the year.

Many churches reported communicating about generosity consistently only at specific times, such as during the offering moment, at holidays or when promoting a financial class.

Communication must be intentional: The right message at the right time, across multiple channels, ministries and leaders. This doesn't mean you're talking about it every minute, but simply that it is planned and coordinated.

And, as previously stated, always mentioned in the context of stewardship: ***God's promises for our blessed life when we trust him with our resources.***

A Balanced Approach

Once again, our survey revealed room for improvement (and a disconnect) in setting actionable goals and taking relevant steps to meet and measure against those goals.

RECOMMENDATIONS

There is no silver bullet. Employ the balanced approach covered in these recommendations:

- **Make sure someone is accountable for stewardship and ensure Senior Pastor support.**
- **Prioritize stewardship over generosity.**
- **Avoid the curriculum conundrum.** When deciding upon curriculum, avoid the temptation to rule out “less than perfect” programs or deciding to create your own. We recommend a combination of practical financial content and biblical stewardship content, such as:
 - **Financial Peace University**
 - **Compass Small Group Study** - for older audiences (work-book based)
 - **Freed Up** - for younger audiences (app-based)
- **Measure everything for effectiveness and constantly adapt.** It can be instructive to ask nongivers why they don’t give. You can’t address their objections or hesitance unless you know what they are.
- **Communicate effectively** with clearly defined terminology and a planned, targeted approach with regard to frequency, timing, channels and consistency of messaging across ministries and channels.
- **Demonstrate impact of gifts. Over 50% of large churches and small churches** that report being on track to meet or exceed giving goals named **impact messaging** as a top factor, over all other strategies combined. Impact can be demonstrated:
 - With giving software that enables impact messaging, and through sharing stories of impact in assemblies, emails, and social media.
 - Framing budget items by their impact in annual reports.

Launch your stewardship initiative with a practical, all-church financial weekend seminar.

Consider inviting an outside speaker with expertise in this area.

Use the momentum and connection of this event to promote and funnel people into your ongoing stewardship program.

Part 3

STEWARDSHIP DATA

Personal Financial Discipleship

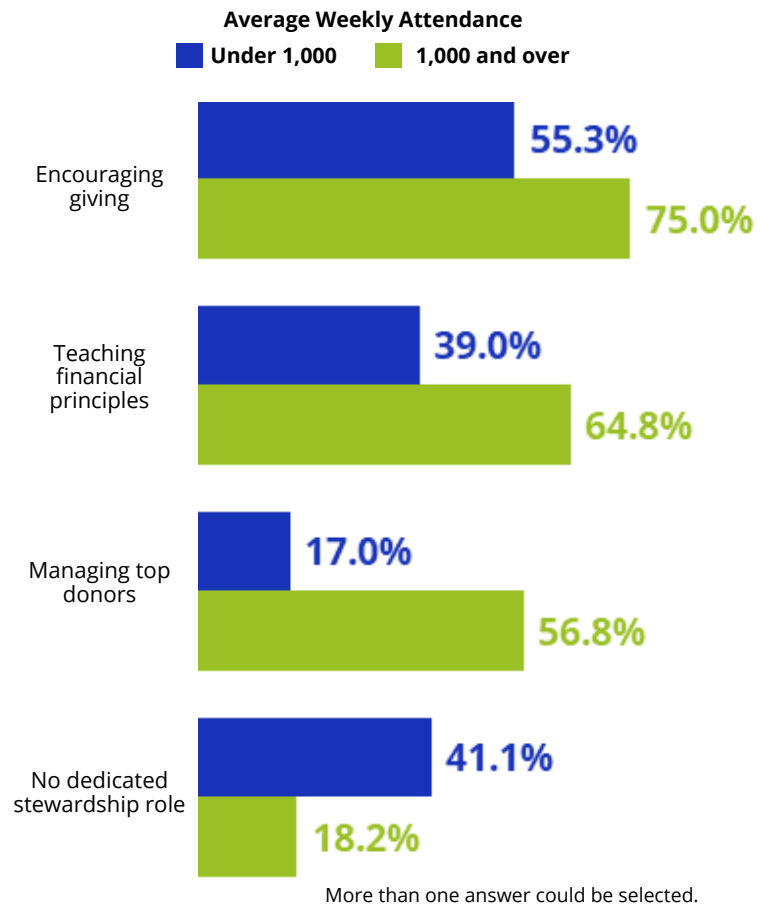
Managing what you keep



Responsibilities of the Church's Dedicated Stewardship Role

Key Findings

- **Encouraging giving:** Reported by 55.3% of small churches and 75% of large churches. A positive trend!
- **Teaching financial principles:** Reported by 39% of small churches compared to 64.8% of large churches.
- **Managing top donors:** Selected by only 17% of small churches compared to 56.8% of large churches.
- **No dedicated stewardship role:** Improvements since last year. Reported by -
 - 16.7% fewer small churches
 - 42.8% fewer large churches



ACTION STEPS

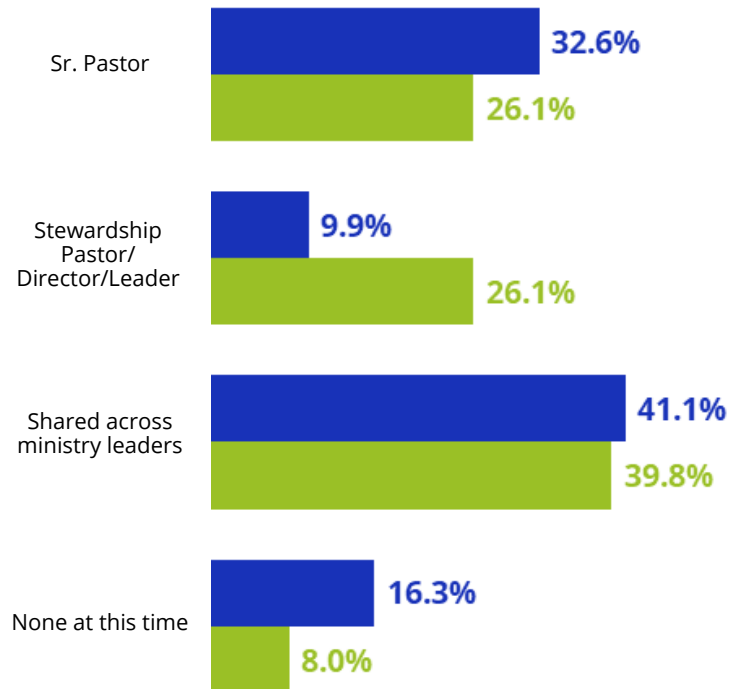
- Ensure that one or more leaders, whether full-time or part-time, take ownership of both aspects of stewardship: financial discipleship and generosity growth.
- Commit to teaching financial principles. Without educating your members, you can't nurture stewards.
- Assign responsibility for generosity growth: With no one in charge of promoting generosity, it's unlikely to thrive.
- For smaller congregations, think about enlisting a volunteer with financial expertise that God may be raising up for this role.

Role(s) Accountable for Financial Discipling

Key Findings

- **Personal Financial Discipling:**
 - Small churches - 83.6% offer, primarily sharing accountability either across leaders or managed by the Senior Pastor.
 - Large churches - 92% offer, with nearly 40% sharing accountability across ministry leaders and the rest divided equally between Senior and Stewardship Pastors.
- **Shared across ministry leaders:** Top response for both groups, but how is shared accountability tracked?
- **Stewardship Pastor:** Reported by large churches at about 2.5x the rate of small churches, which correlates as expected with higher Senior Pastor involvement rates in smaller churches.

Average Weekly Attendance
■ Under 1,000 ■ 1,000 and over



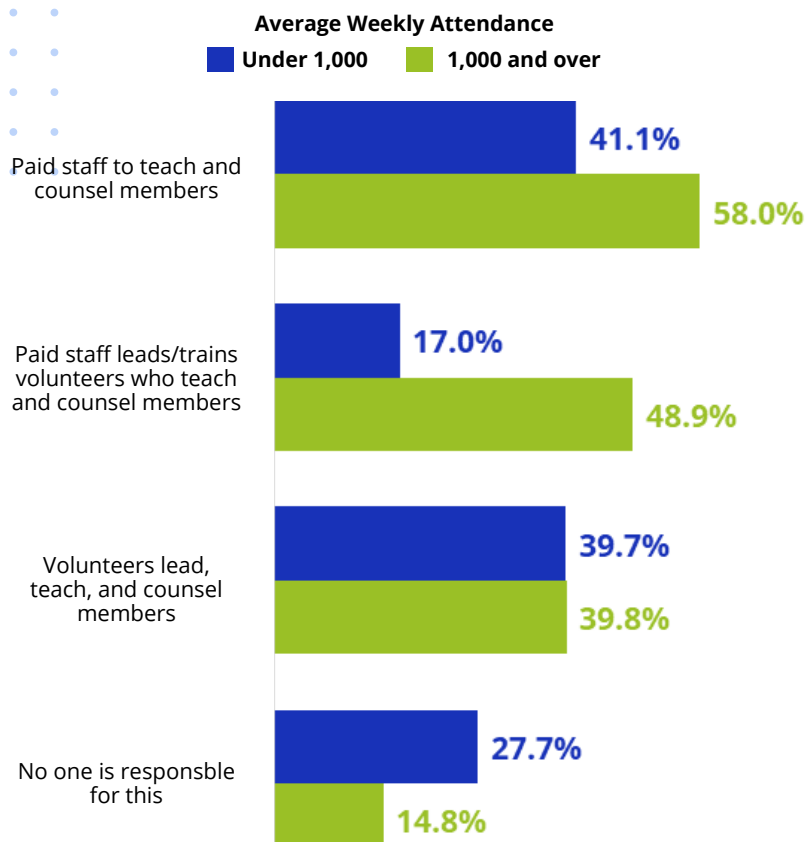
ACTION STEPS

- We can't stress this too often: As the most recognizable figure and connected leader, involvement of the Sr. Pastor in stewardship matters.
- Define and track the specifics of accountability and the practical expectations for all involved.
- Even with a designated stewardship leader, sharing responsibility and accountability across all ministry leaders integrates stewardship throughout the church more effectively than trying to funnel everyone through one point of contact.
- It's essential to ensure a unified message across ministries.

Role(s) Responsible for Teaching Biblical Financial Principles

Key Findings

- **Paid Staff:** More large churches reported having paid staff to teach/counsel on financial discipleship. The difference was even greater with having paid staff to train volunteers to do so.
- **Volunteer Leadership:** Nearly 40% of both large and small churches utilize volunteers to administer financial education.
- **No One Responsible:** Nearly twice as many smaller churches as large ones have no one teaching financial discipleship.



More than one answer could be selected.

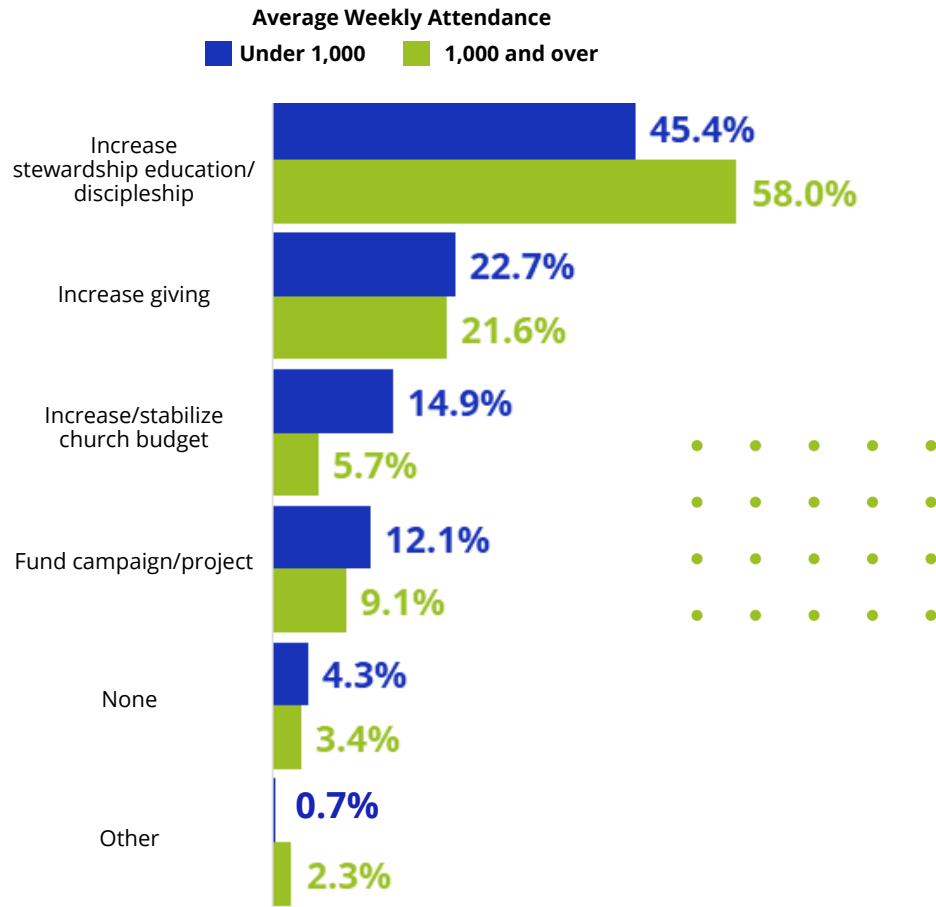
ACTION STEPS

- In larger churches with more staff availability, the pastor should actively lead and support stewardship initiatives. Without pastor engagement, most stewardship initiatives fail to thrive.
- In smaller churches, the pastor may need to take a greater role, but due to bandwidth constraints, should harness the potential of volunteers to implement the actual training.
- Kick off your stewardship initiative with an all-church seminar that is heavily focused on practical financial training, weaving in spiritual components, perhaps enlisting an outside speaker. This event should serve as a funnel for ongoing classes.

Primary Stewardship Goal for Next 12 Months

Key Findings

- **Prioritizing stewardship education/discipleship (over all other goals combined):**
 - Small churches - 45.4%, up from 32.6% last year
 - Large churches - 58%, up from 42.9% last year
- **Reduced focus on increasing giving:** All churches reported similar low rates of primary focus on giving, down from last year by almost half for both groups.
- **Other:** One church reported working on all the listed options, describing the strategy as "whole-life generosity."
- **Good news:** A growing number of churches recognize that the #1 goal of stewardship should *discipleship!*



ACTION STEPS

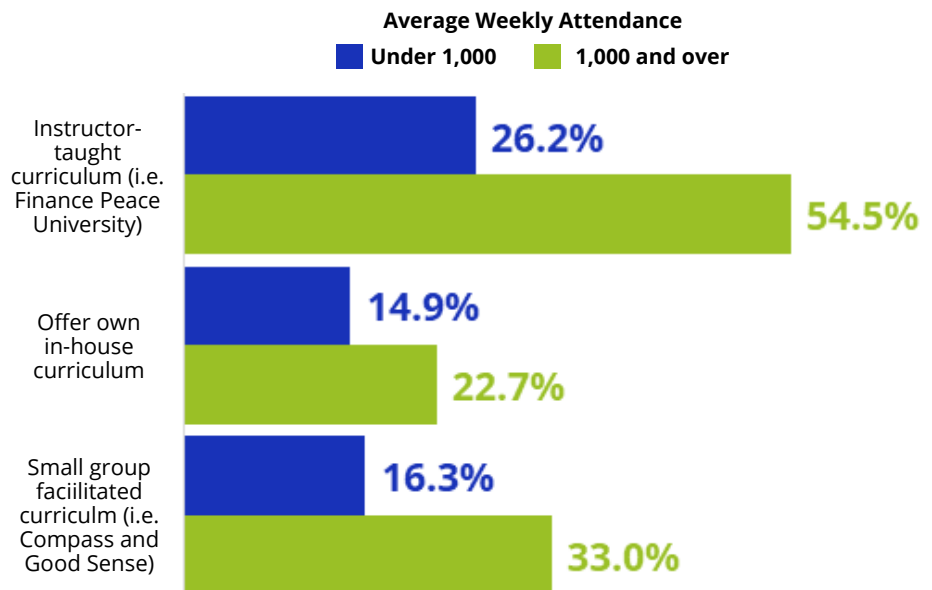
- Prioritize financial discipleship over giving and ensure your strategy reflects this priority.

Efforts to simply increase giving may do so in the short term, but stewardship training has the potential to holistically grow generosity.

Programs or Resources Deployed for Discipling on Finances

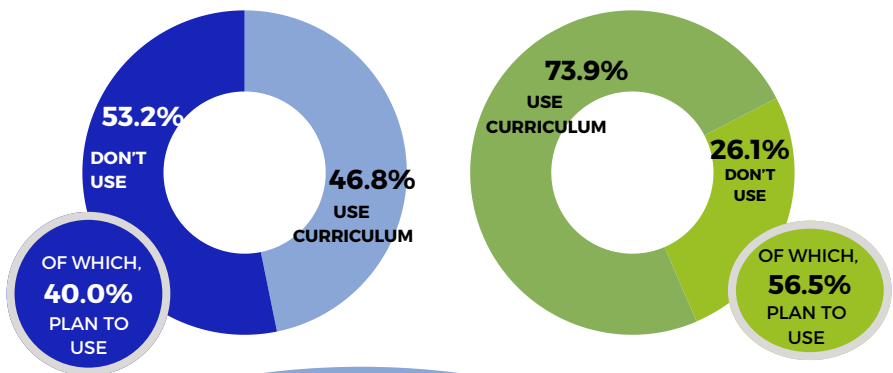
Key Findings

- **Use of Financial Curriculum:** 44.7% of small churches and 72.7% of large churches offer some kind of financial program, either purchased, in-house or both.
- **Preferred Curriculum:** Instructor-led curriculum is the clear favorite for both large and small churches that offer financial discipling.
- **No Curriculum:** 53.2% of small churches and 26.1% of large churches do not offer financial discipling, but about 43% of those (for all size churches) report planning to implement curriculum.



More than one answer could be selected.

Use of Curriculum



ACTION STEPS

- Avoid getting sidetracked by what programs *don't offer* to conclude you must build your own. Effective curriculum is difficult to create.
- Find existing resources and make them work for your church.
- We recommend Financial Peace University, Compass Small Group Study for older audiences (workbook-based) and Freed-Up for young audiences (app-based).

WEBINAR POLL

Webinar poll results were taken from a separate audience, and questions are not categorized by church size.

A DEEPER DIVE

Tracking Financial Discipling Efforts

Do you track your members' participation rates in your church's financial curriculum?

YES

42.5%

NO

57.5%

ACTION STEPS

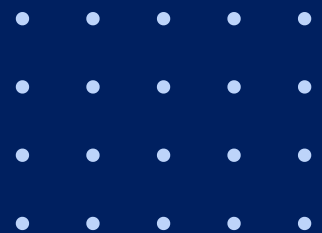
- More than half of those surveyed in this informal poll are not tracking financial discipling efforts. Of those who are, many are likely tracking only initial participation and attrition rates. (How many start and how many drop off.)
- For truly effective financial discipling, measure all aspects of your stewardship training:
 - Participation/Attrition
 - Financial program graduations
 - Completion of a written plan for saving, budgeting, debt resolution, and tithing
 - Spiritual growth (ask for testimonies at the end of the class)
 - Annual follow-up surveys for 5 years to assess lives changed by your program

Part 4

GENEROSITY DATA

Consistent giving to one's church

Managing what you give



Role(s) Accountable for Generosity Growth

Key Findings

- **Current economic downturn** contributed to two unsurprising flips over last year...

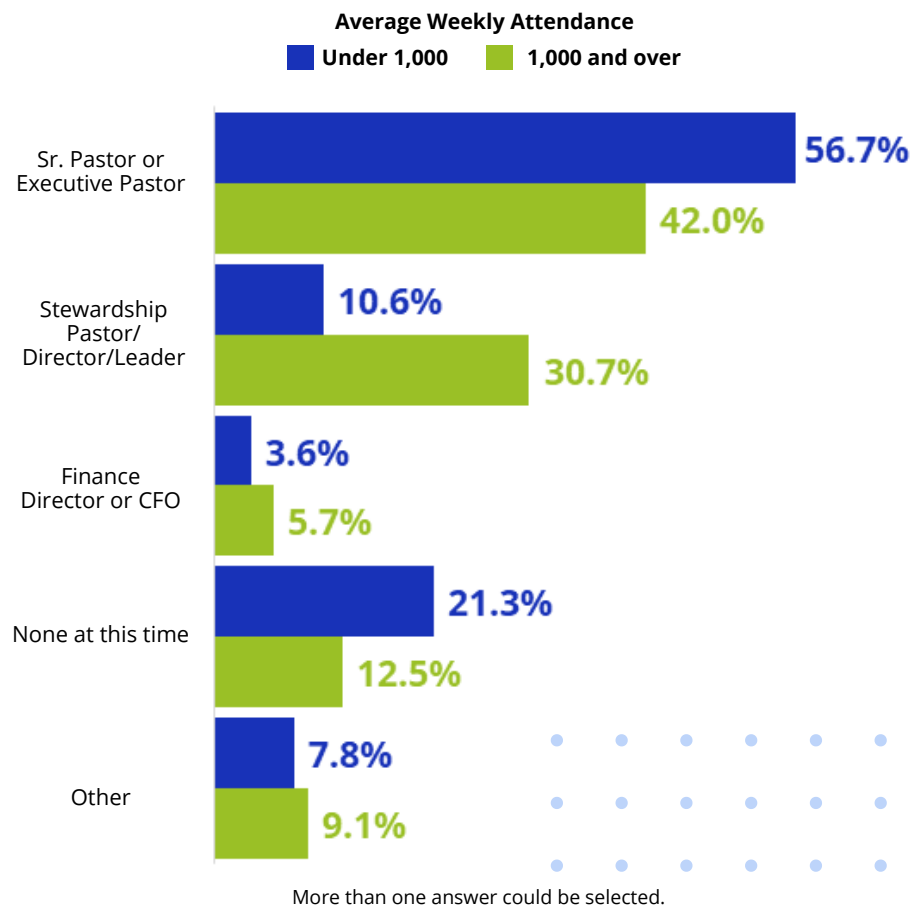
Senior or Executive Pastor: Up from last year-

- Small churches (from 37.1% to 56.7%)
- Large churches (from 41.3% to 42%)

Stewardship Director:

- Small churches down from 16.9% to 10.6%
- Large churches up slightly from 28.6% to 30.7%

- **Financial Director:** Fewer than last year, which is encouraging.
 - Small churches (from 11.2% to 3.6%)
 - Large churches (from 7.9% to 5.7%)
- **Other:** Various additional configurations of staff, committee, and leadership.



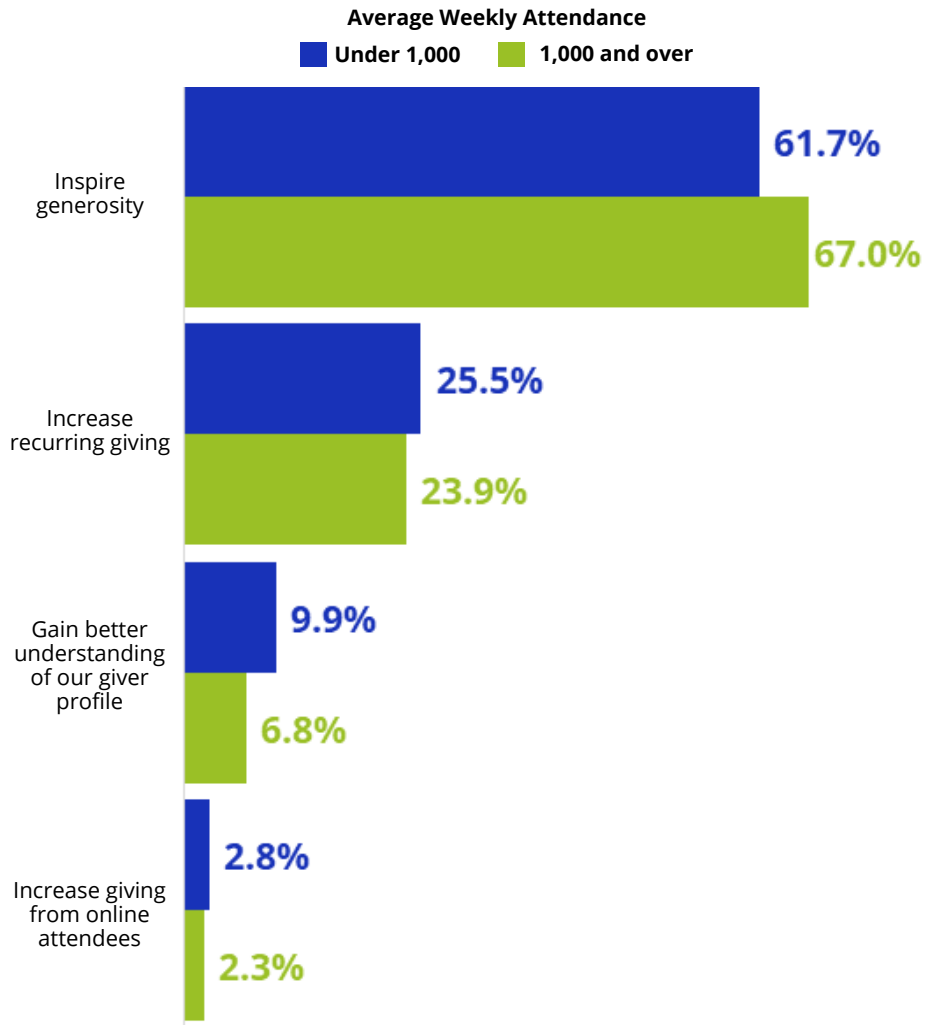
ACTION STEPS

- The Senior Pastor should be involved, due to visibility and influence.
- Similar to the question on financial discipleship, the message of generosity should be a shared responsibility across the leadership team.
- Define and track the specifics of accountability and the practical expectations for all involved.

Primary Generosity Goal for the Next 12 Months

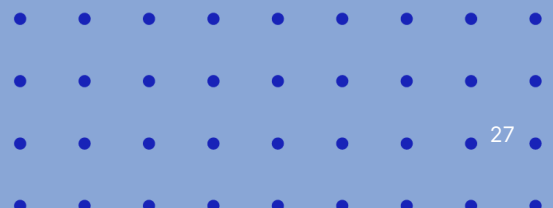
Key Findings

- **Inspire generosity:** Similar focus for large and small churches with slight upticks from last year's survey.
- **Recurring giving:** These lower percentages (25.5% for small churches and 23.9% for large churches) demonstrate an appropriate awareness that this should not be the most important strategy.
- **Understand giver profiles:** These low numbers could indicate a missed opportunity to increase, manage, track and boost all stewardship and giving goals through the use of giving data.
- **Online attendee giving:** Similarly, this should not be a *primary* strategy but very low focus could indicate a missed opportunity within a broader strategy. Churches **MUST** promote giving opportunities to this group.



ACTION STEPS

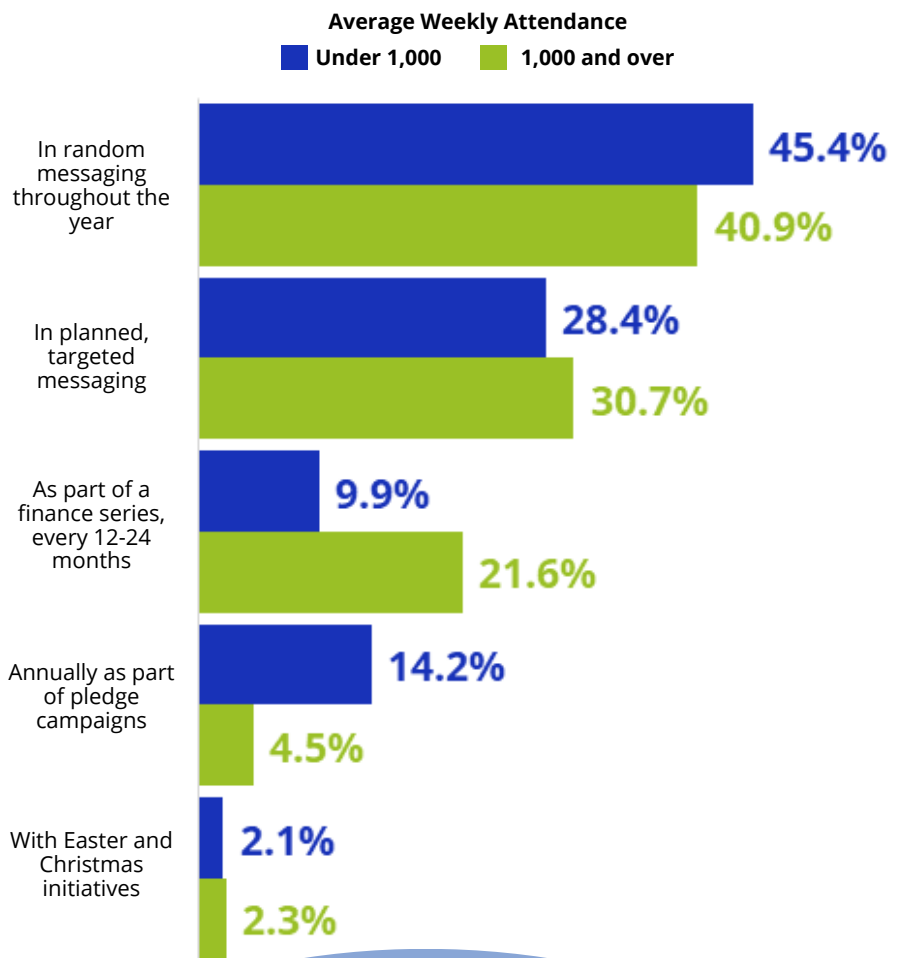
- Promote recurring giving as a way to give regularly, but not necessarily more.
- Consider offering your financial discipleship class online.
- Implement a plan for tracking online members and equipping them to be generous in their stewardship journey, just as you would for in-person attendees.



The Frequency Generosity Messaging is Preached

Key Findings

- **Random messaging:**
Reported as highest strategy among small and large churches
 - Small churches: 45.4%, down from 52.8%
 - Large churches: 40.9%, down from 41.3%.
 - If *random* is also *unplanned*, this is likely to be ineffective and represents a missed opportunity.
- **Planned, targeted messaging:**
 - Small churches: 28.4%, up from 27%
 - Large churches: 30.7%, down from 34.9%, indicating a missed opportunity to grow regular giving.
- **As part of finance series:**
Both small and large churches moved up from last year's 9.0% and 14.3%, respectively.
- **Holiday messaging:**
2.2% of churches are missing significant opportunities.



ACTION STEPS

- Move past random reminders of an “obligation” to give. Generosity messaging should always be in the context of stewardship.
- Inspire generosity by consistently and clearly conveying the impact of their gifts: how their money is contributing towards making a difference in the church and community.
- Remember to include your streaming service in messaging and goals:
 - Along with a count-down to starting time, use an announcement video to offer online attendees access to the church’s ministries, including stewardship programs.
 - Offer and promote online giving.
 - Track attendance with a Google Analytics tag.

A DEEPER DIVE

Generosity Messaging



Average Weekly Attendance

■ Under 1,000 ■ 1,000 and over

There is a disconnect between churches' goals and their actions.

More than 60% of churches identified "Inspire Generosity" as their top goal, yet only 28.4% of small churches and 30.7% of large churches take a planned, targeted approach to their messaging.

WEBINAR POLL

Webinar poll results were taken from a separate, much smaller audience, and questions are not categorized by church size. Participants had the opportunity to choose multiple responses.

What is the format of your generosity messaging?

AT THE OFFERING MOMENT

73.0%

EMAIL OUTREACH

62.0%

DURING THE SERVICE

64.4%

DURING FINANCIAL DISCIPLESHIP PROGRAMS

44.4%

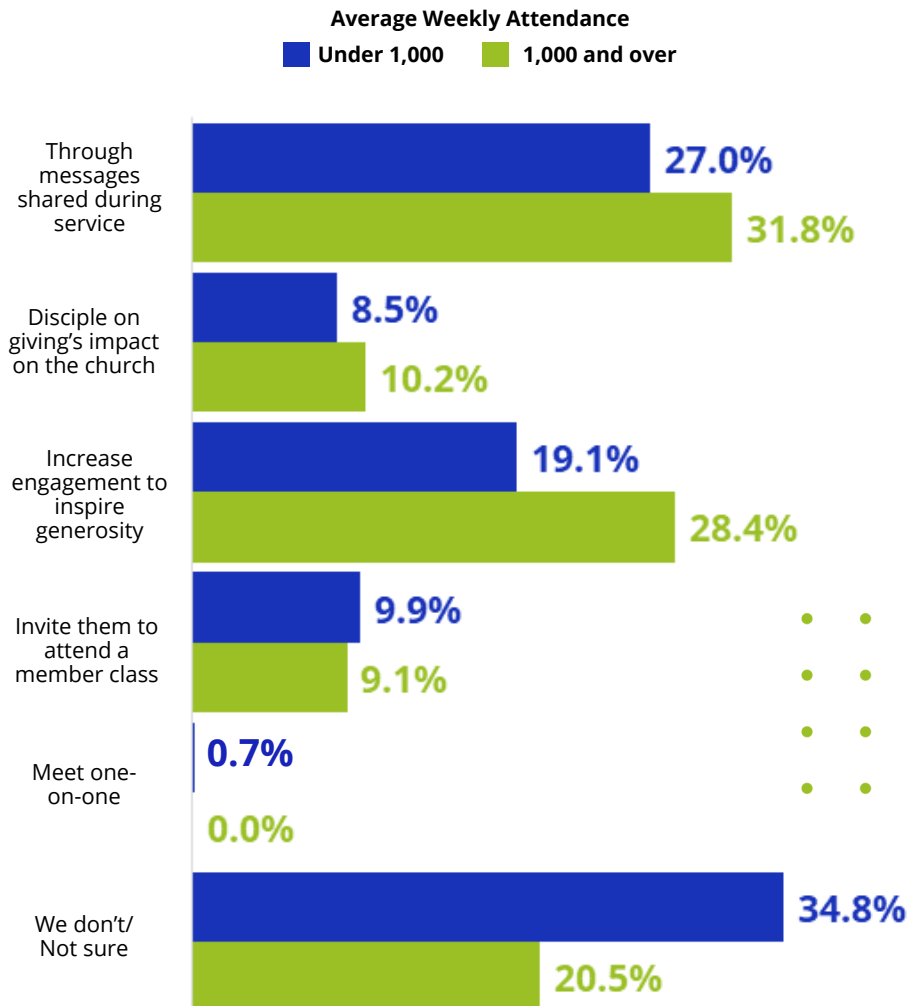
RECORDED MESSAGE FROM THE PASTOR

15.6%

Actions Taken to Minister to Non-Givers

Key Findings

- **Ministering to non-givers:** Relatively low responses across the board, with 34.8% of small churches and 20.5% of large churches not having a strategy. (Up from 11.24% and 7.94% last year, respectively)
- **Increase engagement**
 - Small churches – no change
 - Large churches- rose from 23.8% to 28.4% over last year's survey, indicating a growing awareness of the importance of engagement over obligation messaging or no messaging.
- **All other ministry actions** reflected declines over last year, most notably: "Discipling on giving's impact on the church":
 - Small churches – 8.5%, down from 21.35%
 - Large churches – 10.2%, down from 22.22%



ACTION STEPS

- Teach that giving is to God, *through* the church, not *to* the church. It is not for the church's "needs." It is about each individual's relationship with God.
- Offer practical financial training as a funnel to stewardship training.
- Incorporate stewardship messaging to all ages.
- Measure all messaging and training efforts to determine how they are contributing to or impairing giving across members

Annual Giving Goal Progress

Key Findings

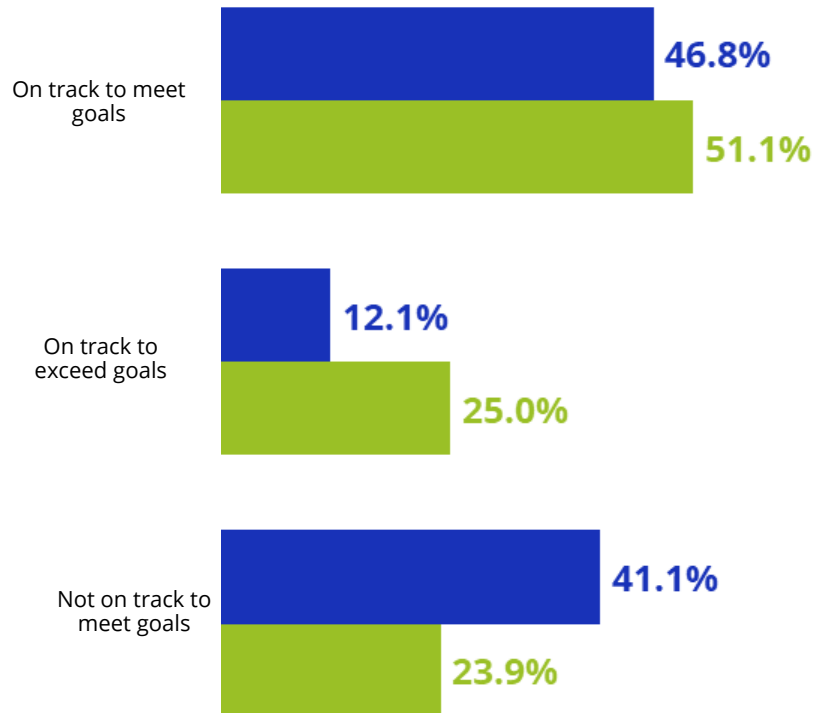
- **Large churches:** Slightly more than half report being on track to meet goals.

The other half are almost equally divided between *expecting to exceed* goals (25%) and *not expecting to meet* goals (23.9%).

- **Small Churches:** Fewer than half report being on track to meet goals.

Nearly as many (41.1%) are not on track to meet goals and only 12.1% expect to *exceed goals*.

Average Weekly Attendance
■ Under 1,000 ■ 1,000 and over



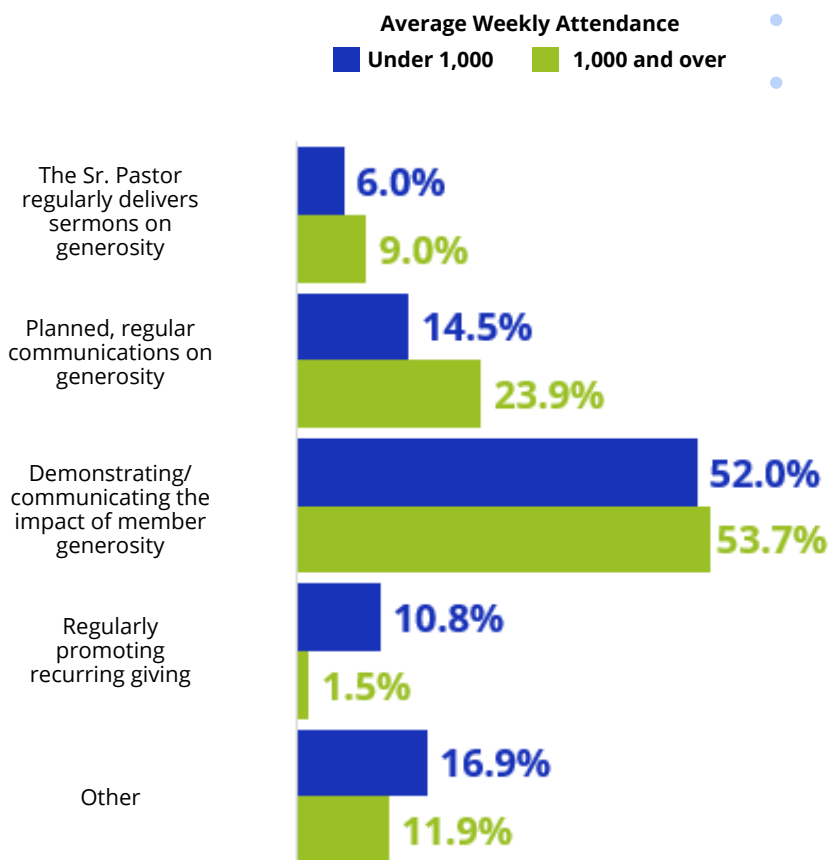
ACTION STEPS

- See the next two pages for insights into factors churches pinpoint as playing a significant role in their ability to exceed, meet or not meet their goals.

Primary Factor that Influenced Ability to Meet/Exceed Goals

Key Findings

- **Demonstrate/communicate impact:** Among churches meeting or exceeding goals, the 50+% responses for both large and small churches indicate growing awareness of the value of demonstrating impact of gifts.
- **Other Factors:** Since this question focuses on PRIMARY factor, low rates do not identify whether other factors are:
 - Part of, but not the most important focus
 - Missed opportunities



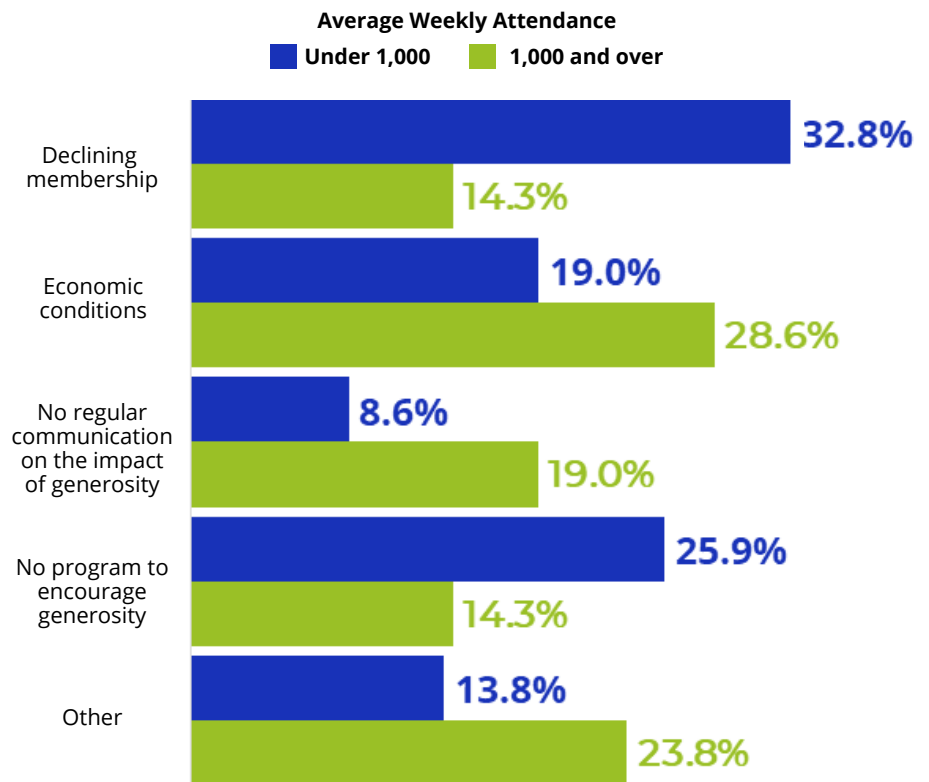
ACTION STEPS

- Demonstrate the impact of gifts and regularly communicate that impact. This could include giving software that enables impact messaging, stories shared through a variety of channels, and framing church budget items through ministry value provided.
- Always tie giving messaging to the broader context of stewardship.
- Convey that giving is an act of worship, not a membership fee.
- Promote recurring giving as a tool to help members keep their commitment to give.

Primary Factor that Impaired Ability to Meet/Exceed Goals

Key Findings

- **Small churches:** Top factor: 32.8% reported *declining membership*, followed by:
 - No stewardship program (25.9%)
 - Economic conditions (19%)
 - "Other" (13.8%)
 - No impact messaging (8.6%)
- **Large churches:** Top factor: 28.6% reported *economic conditions*, followed by:
 - "Other" (23.8%)
 - No impact communication (19%)
 - No stewardship program / declining membership (14.3% each)
- **Other:** Included competing external campaigns, need for better reporting, age of attendees, lack of gratitude, location of church, and failure to create a culture of radical generosity *for all ages* and teach what that means.



ACTION STEPS

- Offer stewardship training and frequently communicate about it.
Even during times of economic uncertainty, churches with a stewardship pastor/program and those that demonstrate gift impact have seen giving go up. When giving follows suit with the economy, it means we aren't discipling and engaging people.
- In many places, post-Covid declining membership is being offset by new people seeking community. So demonstrate the value of the church in fresh ways.
- Don't go it alone. Take advantage of external resources, technology and peers.

ANECDOTAL INSIGHT

Do Giving Methods Make a Difference?

One church in our survey reported a 10% giving increase when they stopped passing the plate.

Without knowing other details, we can surmise that:

- The offering plate was replaced with new giving methods and messaging (i.e. online giving or an offering box in the back).
- Online giving itself may have played a part in this increase due to its ease, privacy and convenience. (Even more if it demonstrates impact).
- The church may have made other positive changes unrelated to giving.

But this one-off data point brings up a valid discussion...

PASSING THE PLATE CAN REFLECT...

FEAR

Leaders worry that people won't give if not prompted by an offering plate being thrust into their hands.

WRONG MOTIVATIONS TO GIVE

Passing the plate can create public pressure to give, or stir up feelings about what others think, both of which are the opposite of warnings found in 2 Cor. 9:7 and Matt. 6:1-4.

LACK OF FAITH IN YOUR MEMBERS

Trust that those who are on a mission with the church WILL find a way to support it, if you make it convenient and simple to do so.

And remember that guests are not the church's "target audience" for giving.

Giving Methods:

**An important
component
of a solid
stewardship
strategy**

“

“However you choose to collect offerings, the important thing is that you are discipling people on how they should think about giving.

Help members see themselves as stewards of what God has entrusted to them.

Provide them with a way to give cheerfully, not under compulsion or as an act of compulsion.

And then trust that God will provide the resources that He wants the ministry to have.”

”

Watermark Resources

<https://www.watermarkresources.com/blogs/why-we-dont-pass-the-plate>



**You will never develop generous
givers out of poor stewards.**

**Teaching and equipping God's people
to be good stewards of ALL God has
entrusted to them will make them
lifelong, love-inspired stewards
who give willingly and generously.**

Leo Sabo
Christian Stewardship Network

APPENDIX



PARTICIPANT PROFILE

	Average Weekly Attendance						
	All	999 or <	1,000 or >				
# of Participants	229	141	88	•	•	•	•
Median	600	300	2,450	•	•	•	•
Average	2,723	344	6,586	•	•	•	•

Extent Participant Involved in Stewardship

	Average Weekly Attendance	
	999 or <	1,000 or >
Directly	71.6%	77.3%
Partially	26.2%	19.3%
Not involved	2.1%	3.4%

Primary Role in Church

	Average Weekly Attendance	
	999 or <	1,000 or >
Executive Pastor	12.8%	13.6%
Sr. Pastor	25.5%	4.5%
Finance or Accounting	33.3%	27.3%
Stewardship Director	7.8%	17.0%
Stewardship Pastor	2.8%	14.8%
Ministry Coordinator	3.5%	0.00%
Major Donor Development	0.00%	3.4%
Other	14.2%	19.3%

GIVING PROFILE

% of Members That Give to Church

	Average Weekly Attendance	
	999 or <	1,000 or >
0-20%	5.7%	17.0%
21-50%	34.0%	29.5%
51-75%	27.7%	34.1%
76-100%	14.2%	3.4%
Unknown/Don't Track	18.4%	15.9%



Giving Platform Used by the Church

Under 1,000 Avg. Weekly Attendance

Platform	#	%
Abundant	1	0.7%
Breeze	1	0.7%
Cash App	2	1.4%
CDM+ Engage	1	0.7%
Church Center	4	2.8%
Churchteams	2	1.4%
EasyTithe	1	0.7%
Egive	1	0.7%
Givelify	4	2.8%
Givt	1	0.7%
MortarStone	2	1.4%
None	13	9.2%
OSV	2	1.4%
PayPal	3	2.1%
Planning Center	17	12.1%
PushPay	20	14.2%

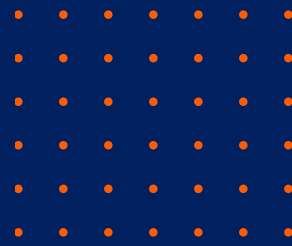
Platform	#	%
Realm/ACS	4	2.8%
Secure Give	1	0.7%
Servant Keeper	1	0.7%
Sharefaith Giving	1	0.7%
Shelby Giving/Next	5	3.2%
Simple	1	0.7%
Square	1	0.7%
StewardshipOne	1	0.7%
Stripe	2	1.4%
Subsplash	5	3.5%
Tithe.ly	4	2.8%
TouchPoint	1	0.7%
Unknown	36	25.5%
Vanco	9	6.4%
Vision2	2	1.4%

1,000 and > Avg. Weekly Attendance

Platform	#	%
Bluepay	1	1.1%
Church Center	1	1.1%
ChurchSuite	1	1.1%
Church Teams	1	1.1%
Clover	1	1.1%
Donor Perfect	1	1.1%
FreeWill	1	1.1%
GivFlow	1	1.1%
In-House Built System	1	1.1%
MortarStone	2	2.3%
OnlineGiving	2	2.3%
None	3	3.4%
PayPal	2	2.8%
Planning Center	9	10.2%
PushPay	23	26.1%

Platform	#	%
Realm/ACS	2	2.3%
Rock	1	1.1%
Secure Give	5	5.7%
Shelby Arena/Next	3	3.4%
Simple	4	4.5%
Stripe	1	1.1%
Subsplash	1	1.1%
Tithe.ly	2	2.3%
TouchPoint	1	1.1%
Vanco	2	2.3%
Unknown	11	12.5%
Venmo	2	2.3%
Vision2	6	6.8%
WeShare	3	3.4%

ChMS Used by the Church



**Under 1,000 Avg.
Weekly Attendance**

Platform	#	%
Adventist	1	0.7%
Aplos	1	0.7%
Breeze	5	3.5%
Church Community Builder (CCB)	13	9.2%
Church Center	5	3.5%
Church Window	2	1.4%
Churchteams	1	0.7%
Elevanto	1	0.7%
Fellowship One/OneGo	2	1.4%
In-House Built System	1	0.7%
Parish Data System	3	2.1%
ParishSoft	3	2.1%
Planning Center	27	19.1%

Platform	#	%
PowerChurch	2	1.4%
PushPay/ChurchStaq	6	4.3%
None	7	5.0%
One Church	1	0.7%
Realm/ACS	10	7.1%
RockRMS	2	1.4%
Servant Keeper	6	4.3%
ShelbyArena/Next	9	6.4%
Shepherd's Staff	2	1.4%
Subsplash	3	2.1%
TouchPoint	1	0.7%
Unknown	26	18.4%
Zoho	1	0.7%

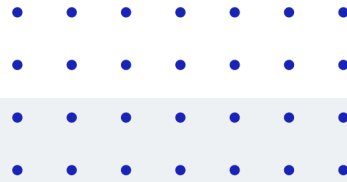
Platform	#	%
ACTS	1	1.1%
Church Center	1	1.1%
Church Community Builder (CCB)	17	19.3%
ChurchSuite	1	1.1%
Churchteams	1	1.1%
Donor Perfect	1	1.1%
FellowshipOne/GO	2	2.3%
Flocknote	1	1.1%
In-House Built System	2	2.3%
Ministry Platform	5	5.7%

Platform	#	%
Parish Data Systems	2	2.3%
Planning Center	18	20.5%
PushPay/ChurchStaq	1	1.1%
None	2	2.3%
Realm/ACS	3	3.4%
RockRMS	17	19.3%
Shelby Arena/ShelbyNext	4	4.5%
TouchPoint	3	3.4%
Unknown	6	6.8%

**1,000 and > Avg.
Weekly Attendance**

Totals exceed number of participants due to some churches reporting multiple giving and ChMS platforms.

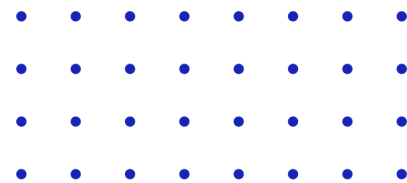
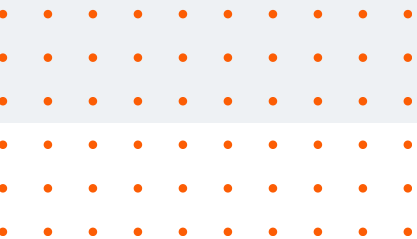
ADDITIONAL RESOURCES



To watch the webinar replay, hear the final podcast recording, and access a library of generosity and stewardship resources, visit the following link or scan the QR code.



bit.ly/stewardshipsurvey2023





Vision2 is the comprehensive giving solution that enables a ministry-first approach to stewardship and generosity.

We engage givers with media-rich giving experiences and acknowledgments that convey impact; elevate ministry with unparalleled efficiency for your support staff; and enable leadership with analytics and reporting tools to support your church and congregation's generosity and stewardship.



Christian Stewardship Network exists to see every church develop and run a healthy stewardship ministry that equips its people to be faithful stewards and generous givers.

We train and equip church leaders to teach God's financial principles so their people can experience intimacy with God, financial health, and the joy of giving.