

The

# FULLY-FUNDED MINISTRY

## FIELD GUIDE



*100 Tips, Ideas, and Strategies  
to Increase Annual Giving in Your Church*

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# Introduction

Hope is something we should all have as church leaders, but it becomes problematic if it is our only plan to fund the annual budget. It's hard to make strategic decisions about mission projects, budget allocations, or even personnel unless you confidently know how to get from where you are today to where you are headed in the next 12 months.

The annual fund is not a box to be checked but an opportunity to invite your congregation to co-create and collaborate on the next year of local church ministry. This is your way to evaluate the resources you have available and to share the excitement you have about the future of your church. When people know the vision and needs of the church, they are much more likely to invest their time, talent, and resources.

After working with hundreds of churches over the years, we've learned a lot when it comes to the best ideas and strategies for increasing annual fund giving, especially during the past few years when meeting the annual fund budget has become increasingly more challenging. As you head into the new year, we've pulled together a resource of the best tips, ideas, and strategies for increasing annual fund giving that we've learned from a combined four decades of experience.



## Evaluate The Current State of Your Annual Giving

You can't manage what you don't measure. If you want to develop a culture of stewardship, you must identify what to measure and then analyze the data to better lead people in growing their generosity. Numbers can be incredible indicators of growing in generosity or a pressing ministry need.

- ☐ **1. Analyze giving data and trends.** Run necessary reports that help you better understand the giving culture of your church.
- ☐ **2. Clarify who should have access to financial data and who should not.** People want to know their personal data is secure and in the hands of only those who need to know it.
- ☐ **3. Look for times of year when giving was slow and think creatively about ways to overcome a dip in your church's giving.** It's easy to rely on what you've always done. Look for new ways to encourage generosity.
- ☐ **4. Identify reasons people aren't giving to the budget as they have in the past.** Ask questions to leaders and church members.
- ☐ **5. Know your first-time givers.** Ask your finance team to provide a list of people giving each week who have never given before. Send them a personal note thanking them for investing in the ministries of your church.
- ☐ **6. Look for movement up and down in giving.** Trends in finances can indicate trends in other areas of ministry. Watch what is happening week to week and compare the same week year to year in both individual and corporate giving.
- ☐ **7. Identify the top 25 percent of your givers and develop a plan for building relationships and cultivating them this year.** The top 25 percent of your tell-all giving report represents, by definition, your highest giving donors. Do you notice how frequently they give? More than likely, you'll find that about 90 percent of these donors are giving on a monthly basis.
- ☐ **8. Identify the bottom 50 percent of your givers.** This group is ripe for financial stewardship coaching and teaching. Determine a way to provide the resources they need to experience the joy of generosity.
- ☐ **9. Monitor your staff's giving habits.** This is huge. Your core leadership team should be giving generously. Your people will not rise above the habits of your leadership, including the pastor.

- ☐ **10. Audit your own giving process.** Be a “ghost donor” and see how your church system responds. Then look for ways to make the process better.

For more helpful tips, check out the following free resources - [Outline Your Church Stewardship Roadmap](#) and [How to Create a Culture of Generosity](#).



## Define Your Ministry Goals and Establish a Plan

Most church leaders end their fiscal year with great anticipation of the coming year. The previous year provided a glimpse of what your church is capable of doing. Church leaders must be realistic about the human and financial resources available for the coming year. That’s why defining goals and developing a plan is so important.

- ☐ **11. Take time to plan out your major ministry initiatives for the year and assign an anticipated cost and budget for them.** Know what God is calling your church to do and understand the costs associated with accomplishing it.
- ☐ **12. Establish a plan for how you’re going to allocate funds for each initiative and define opportunities for special giving.** It’s hard to make strategic decisions about mission projects, budget allocations, or even personnel unless you confidently know how to get from where you are today to where you are headed in the next 12 months.
- ☐ **13. Define specific ministry goals and objectives for the year.** People respond more generously when they know how their giving will make a measurable difference.
- ☐ **14. Commit to talking about generosity and stewardship throughout the year.** Take a look at your next 12 to 18 months and strategically schedule three to four opportunities to address stewardship in your messaging. Look for ways to incorporate the topic into other conversations or messages.
- ☐ **15. Establish a plan for clearly communicating stories and themes.** The better you tell the stories of life change that are taking place in your church, the more responsive people will be.
- ☐ **16. Brainstorm ways you can teach church members about the role stewardship plays in their spiritual journeys.** Calling people to a lifestyle of Biblical stewardship through their time, talents, treasures, temples, and testimonies is an important part of discipleship.

- ☐ **17. Develop an outline for three financial plans.** One is consistent with your current cash flow and expenses. The other plan is your “dream plan.” The third is a master plan that outlines how to get from where you are today to your dream plan.
- ☐ **18. Implement a routine to evaluate and adjust your budget every 90 days based on your actual giving and expenses.** This will help you consistently manage your annual giving throughout the year.
- ☐ **19. Compare budgeted amounts with actual numbers monthly to make sure funding needs are being met throughout the year.** When projecting income, make sure to differentiate between restricted funds, such as designated offerings and unrestricted funds, and allow for seasonal fluctuations in giving.
- ☐ **20. Make the commitment to read at least one book on church giving or stewardship this year.** This commitment may feel like a stretch, but it’s the one thing that will keep your commitment to increased generosity going throughout the year.

## Create a Vision that Connects Annual Giving to a Bigger Mission

Not everyone in your church understands and buys into your vision—yet. If you’re going to get enough people on board to fully fund your next capital project, you can’t overlook one of the most undervalued and overlooked roadblocks to ministry funding—presenting a compelling vision that inspires and engages everyone.

- ☐ **21. Define your ministry’s “why” for the year in a way that helps people understand the vision in terms with which they connect.** Selling complexity is challenging. Without a strong why, your appeal will get lost in the fine print.
- ☐ **22. Form a team of business and visionary leaders to help provide leadership and guidance to your business and financial practices.** Smart leaders recognize the importance of spiritually-grounded advisors who aren’t afraid to ask hard questions and hold leaders accountable.
- ☐ **23. Define how your church can focus the conversation about annual giving around a particular “line of sight.”** It is easy to lose sight of organizational priorities with all of the business conversations and budget meetings. We must remember to keep life change front and center.

- ☐ **24. Make a list of five to 10 reasons your church should be at the top of someone's charitable donations list.** The cause with the best, most visible story wins our vote (or donation). As leaders, you must be specific about what you are trying to accomplish.
- ☐ **25. Commit to making the vision a part of who you are as a leader.** It's one thing to have a vision; it's another thing to have a strategy for accomplishing that vision. This is where many church leaders lose traction. They have great videos and printed resources that espouse a clear picture of the future, but they haven't identified how each ministry area and individual can play a role in reaching the vision.
- ☐ **26. Actively and regularly talk about the possible future.** Many church leaders talk about a future that can't possibly be achieved in a reasonable amount of time. Cast a vision that can be attained and people will get excited.
- ☐ **27. Develop a plan for communicating your vision.** Communicate, communicate, and communicate some more. People receive a lot of messages each day. Most of the messages are dismissed as being personally irrelevant. Only a few messages will strike a chord of connectedness with them and cause them to pay attention.
- ☐ **28. Make storytelling a part of your communication strategy.** Great storytelling will bring your vision and strategy to life; it will add a human dimension that will personalize your appeal.
- ☐ **29. Identify the next steps and then act accordingly.** When it comes to the next steps, clarity is key. Clarity keeps things simple, and simplicity is your only hope of ensuring you complete what you set out to accomplish in the first place. In like fashion, your vision will clarify the next step for your givers.
- ☐ **30. Develop a plan for avoiding distractions.** It's easy to get distracted along the way. Figure out how you can maintain focus as a leader to maintain focus on the God-size vision you are working towards.
- ☐ **31. Empower the team around you to own the vision.** As the senior leader, you must educate, challenge, and grow every staff member and ministry leader in your church around many issues, including money and ministry.



## Maximize the Shifts in Ministry Funding to Increase Generosity

It's not enough to build buildings anymore. We must be certain our investments are providing a return that is best measured in life change. This is what the people in the seats demand and the standard by which the church leader should measure himself or herself.

If you want to maximize the changes that are taking place when it comes to funding ministry, spend some time identifying ways your church can:

- ☐ **32. Shift from talking about money to talking about vision.** Churchgoers are moved by a clear understanding of the vision of the church. When they understand the vision, they will support it. They'll give to it, talk about it, share it through social media, and get excited about it.
- ☐ **33. Shift from linear transactions to cultivating loyalty.** Loyalty results when people grasp the vision, not the most pressing need. When people understand where your church is heading, they will give repeatedly.
- ☐ **34. Shift from using only the offering plate to promoting online giving.** If your church doesn't allow online giving, those people who aren't accustomed to writing checks won't be very likely to give.
- ☐ **35. Shift your thinking about the importance of major gifts.** There are people in every church who have the capacity to dramatically impact the financial trajectory of your ministry. Churches that cultivate major gifts not only see their ministry accelerate quickly but also discover a crowd of people waiting to be discipled and ready to make an unforgettable impact.
- ☐ **36. Shift your definition of success.** Success is now described in terms of life-change and reported through stories. These stories help generate lifelong givers—a natural byproduct of God's work in a person's life.
- ☐ **37. Shift your thinking about capital campaigns.** Capital campaigns now are being streamlined to *fund more than building and construction projects*.
- ☐ **38. Shift the way you communicate monetary needs.** People today don't give to buildings; they give to vision. Therefore, the conversation about money must focus on the vision of the church and how the contributions will be used in fulfilling the vision.
- ☐ **39. Shift the way you use social media.** Churches now are using viral marketing and social media to generate interest about their ministries and the vision of the church.



- ☐ **40. Shift the way you use video.** Videos no longer need to be professionally staged or shot; people are far more interested in the content than in knowing what type of camera or lighting was used in shooting it.
- ☐ **41. Shift the way you teach people the importance of generosity.** Generosity is at the core of the biblical message. Weave the conversation into messages and Bible studies when appropriate. Don't be afraid to talk about money.

## Develop a Plan for Cultivating Generosity Through Your Communication

Financial matters are often very emotional. People work hard and often view their financial resources as a private matter. Most people want to invest some of what they earn in charitable causes, but they don't want to just give to any organization blindly. They want to be sure what they do give will make a difference. That is why your communication plan is so vital.

- ☐ **42. Brainstorm how your church can reveal ministry opportunity in every conversation about giving.** Consider presenting your budget or campaign in terms of the ministry impact associated with varying levels of success. In other words, if you achieve 75 percent of the goal, you will do specific things. The more you receive, the more you'll be able to accomplish.
- ☐ **43. Celebrate the stories of people who are new to giving.** Their stories might encourage people who haven't started giving yet.
- ☐ **44. Actively address the assumptions you know people have about church giving.** Use an FAQ approach to hit the most commonly asked questions.
- ☐ **45. Develop a strategy for encouraging people to grow their generosity.** Everyone won't start by giving 10 percent. Encourage them to give something and then disciple them into a more generous lifestyle.
- ☐ **46. Think ahead and anticipate responses.** Survey your congregation, asking them to share insights about money and finances. Use the data you collect to develop your communication strategy
- ☐ **47. Find three or four creative ways to change the way you ask people to give during the weekly offering.** Most church members don't look forward to the weekly offering time and we make it easy for them to "check out" when we recite the same message each week. Here are *four creative ways you can change your offering message* during the weekly stage announcement.

- ☐ **48. As you design your communication pieces, include a percentage chart showing broad income categories and percentage giving suggestions (monthly or annually).**
- ☐ **49. Define a strategy for incorporating the money conversation into the primary communication channels throughout the week.** If possible, establish some measurable goals so you can evaluate the effectiveness of each element of the strategy.
- ☐ **50. Talk honestly about operational expenses.** Everyone understands that existing as an organization takes resources. Set guidelines to prevent overhead from overwhelming your budget.
- ☐ **51. Be strategic about making stewardship and generosity an ongoing conversation in your church.** The conversation about finances is not a one-time event. It is more like walking a path with someone. You must know where to begin and what the destination is. This requires you to clearly define the entry point, talking points, and takeaways for your communication strategy.



## Make it Easy for People to Give

If you want to develop a culture of stewardship, you've got to be strategic in how you engage new members or givers. It's not enough to ask people to give; new givers must be mentored through the process.

- ☐ **52. Help people know the vision, values, and ministry opportunities within your church.** People typically give to perceived need. When they know what your church is all about, they will be more willing to become a part of the financial base.
- ☐ **53. Help new members see how their giving is connected to ministry and how money connects to people.** Share stories in your new member classes of lives that were affected through your church.
- ☐ **54. Provide on-ramps for new members and first-time givers.** Don't assume people know you have online giving or remote kiosks available.
- ☐ **55. Be sure to send a "thank-you" note to ALL first time givers!** This might be the most important step in the process. The more grateful you are toward givers, the more invested they will be in the overall ministry of your church.

- ☐ **56. Provide easily accessible offering envelopes.** Don't assume people know where to find them.
- ☐ **57. Strategically place giving kiosks throughout the building.** The number of people choosing electronic transactions is growing every year.
- ☐ **58. Make sure your online giving process is quick and simple to use.** People don't want to search your website or go through several clicks to give. Make giving online easy and encourage people to do it.
- ☐ **59. Offer opportunities for mobile giving.** There are several services available that will allow people to respond from their mobile devices in response to a need.
- ☐ **60. Remind people to set up recurring gifts.** Most software systems will allow people to designate a specific amount to give and the frequency with which to give it.
- ☐ **61. Provide secure drop boxes where people who are serving can place their envelopes before leaving the property.** Some people go for weeks or months without attending worship. Make sure you provide them a way to give.

## Prepare for the Roadblocks and Opportunities that Impact Annual Giving

Though giving can be unpredictable, there are two things most leaders can predict—a potential summer slump and the opportunity for year-end gifts. With careful planning, both opportunities can be used strategically to help your church achieve its ministry goals.

- ☐ **62. Plan your expenses around peak giving seasons.** Either pay for expenses in advance when the giving is at its highest or set aside the money for future use.
- ☐ **63. Outline your summer ministry plan.** Think about ministry in the same way that individuals deal with irregular or inconsistent income. Take a close look at your comprehensive ministry plan for the summer and group activities together according to their priority.
- ☐ **64. Implement a review process to keep expenses in check.** Closely monitor expenses and receipts by implementing a 30-day review process. Never approve expenditures that exceed the cash on hand, and require all anticipated expenditures over a base amount to be approved in writing in advance.
- ☐ **65. Hold staff accountable for staying on budget during the summer.** Expenses usually get out of hand when staff members aren't aware of their budget status.

Information is power, so keep the staff informed of the financial conditions within their ministries by providing biweekly or monthly reports.

- ☐ **66. Identify two to three ways you can communicate the financial needs of your church with givers during the week and on weekends.** People give in response to known needs. The more consistent you are about communicating, the more consistent people will be about giving.
- ☐ **67. Define your combined year-end giving goal.** Don't set this number by deciding what you need to survive. Use this as an opportunity to financially prepare the church for what God is calling you to do next.
- ☐ **68. Evaluate past year-end giving behavior.** Look at the last two years (previous five years are best) and see if you can uncover any trends. You cannot repeat, enhance, or change trends unless you first understand what they are.
- ☐ **69. Determine a per-family goal.** Take your core giving units or families and divide your year-end giving goal among them.
- ☐ **70. Get in the habit of displaying an attitude of gratitude all year long.** This seems silly and simple, but it works. Everyone wants to feel appreciated. No one wants to feel like they've been taken for granted.
- ☐ **71. Set aside time to make an in-person visit to your top 10 givers towards the end of the year.** This is a time to build and strengthen relationships with those people who have communicated through their resources and leadership that the work going on at your church matters to them in a significant way.

## Create a System for Regularly Sharing Life-Change and Thank Your Givers

People have a lot of demands for their resources. That's why it is important for church leaders to cultivate a reciprocal relationship that encourages long-term generosity. One of the best ways you can do that is by highlighting life change and pausing to sincerely say thanks.

- ☐ **72. Develop a calendar for regularly sharing life change that connects to the generosity of your church members.** Tell relevant stories from the platform, through video, on your website, and in print.
- ☐ **73. Create a system for regularly thanking your givers.** People get automated "thank you" messages when they pay their power bills online; that's not what we mean. Sincerely say "thank you" in word and action.



- ☐ **74. Be intentional about the way you thank first-time givers.** Celebrate the participation of new givers without regard for the size of their gifts. Everyone who makes a first-time gift has the potential to make more significant gifts later.
- ☐ **75. Invite people from all walks of life to talk about the difference the church ministries have made.** How can you help people connect their giving to the difference being made in your church and in the community?
- ☐ **76. Throw a “Thank You Party” in which you celebrate the stewardship life of your volunteers and others who invest regularly in the church.** Make participation through stewardship something people want to do.
- ☐ **77. Design your communication pieces around the high-profile wins that people are likely to view as important.** People are intrinsically motivated, so we must help them personalize their decision to give. This will not be the same for every church.
- ☐ **78. Leverage existing themes, topics, and rhythms.** The goal is total immersion into the communication system of your church. Don’t let the conversation die during the weekend experience; make sure to continue the conversation in every communication channel.
- ☐ **79. Help people personalize their giving.** People want to be *invited to*, not *subjected to* something. You can’t assume they have an implicit desire to fund your church. You must state your case and ask them to choose to give.
- ☐ **80. Look for ways to improve your communications by addressing the needs your church is meeting.** What needs are you meeting through the ministries of your church? How can you share that with the people who are helping to meet those needs through your annual fund?
- ☐ **81. Identify measurable returns on investment that you plan to communicate to the church family.** People will change their minds about their commitments if you don’t keep the ongoing impact in front of them. You must continuously say “thank you” and demonstrate a return on investment with hard facts, figures, and stories.

## Invest in Building Relationships with Key Volunteers and Financial Leaders

Despite the increasing importance of engaging high-capacity givers, many senior ministry leaders are still uncertain about how to launch a ministry of giving within their church. Oftentimes, that uncertainty results in avoidance. However, the ministry of giving is vital to

the other ministries in your church. Without the ministry of giving, carrying out your vision and master plan might be a challenge.



- ☐ **82. Learn the principles and ideas that lead to successfully developing a Ministry of Giving.** Engaging financial leaders to make major contributions outside of a campaign can be challenging. However, there are several *rules of thumb* that can help you understand what it takes.
- ☐ **83. Take time to identify the financial leaders in your church.** In *Don't Let Excuses Stall Your Ministry of Giving*, we offer specific steps for identifying these people.
- ☐ **84. Look for ways to leverage relationships that already exist within your staff.**
- ☐ **85. Develop a plan to engage potential financial leaders in conversation.** Build the relationship before you ask for their participation.
- ☐ **86. Create a story to share with them that explains where your church has been.** Tell the story of your church and highlight the times when critical decisions were made that contributed to significant growth and life change. This demonstrates a church's historical ability to face obstacles, respond, and accomplish the goal.
- ☐ **87. Describe what God is calling your church to accomplish.** Be specific. Don't talk in philosophical terms. This is your elevator speech. You should be able to clearly articulate your goal in 30 words or less.
- ☐ **88. Develop a plan of action to share with key financial leaders.** Financial leaders rarely make any decision without calculating the different potential outcomes. This will show financial leaders that you have carefully thought this through before meeting with them.
- ☐ **89. Take time to understand the things that are going through the mind of a financial leader.** Developing confidence as you approach financial leaders involves two things: having a plan and understanding how they think. To help, here are *four questions on the mind of every financial leader in your church*.
- ☐ **90. Assemble a Ministry of Giving team.** You shouldn't walk down the road of developing a Ministry of Giving alone. Developing a Ministry of Giving that includes *these three roles* is an important part of engaging financial leaders.
- ☐ **91. Develop an outline for making a big ask.** Explain why your church is a good investment. Financial leaders want to know you can make the most of the gift they have the capacity to give. Articulate movements within your church such as growth patterns, fiscal disciplines, expense controls, debt management, and general fund balances.



## Provide Ongoing Stewardship Education

Stewardship education should be part of your ongoing discipleship plan. We can't expect people to outperform their levels of spiritual maturity; therefore, education is vital to your efforts to create a *culture of generosity*.

- ☐ **92. Identify two to three intentional ways to center the conversation about money on the idea of stewardship.** The church isn't the only organization talking about giving. The church is, however, the only organization talking about stewardship.
- ☐ **93. Plan a stewardship sermon series to teach your church members about generosity.** Dedicating time to teach your church members about biblical stewardship is an incredibly powerful way to teach them the importance of giving and increase their generosity. Here are *five passages of scripture you can use for the series*.
- ☐ **94. Offer financial classes to help people find financial freedom.** There are several very effective tools available to help people gain a better handle on their personal finances. One of the reasons people say they don't give is they are overcommitted. These classes will help them find the margin they need so they can give regularly.
- ☐ **95. Encourage small groups to use studies that address generosity and stewardship.** Studies don't have to be only about money. There are plenty of studies that approach the topic of whole life stewardship.
- ☐ **96. Invite people who are invested in the church to mentor new believers.** Through these relationships, new believers can grow in their understanding of biblical stewardship.
- ☐ **97. Provide a "legacy" class or curriculum for people to learn how to make an even greater impact with their finances.** This is also a great opportunity to teach people about the opportunities around planned or estate giving.
- ☐ **98. Equip your children's and youth ministries to teach students about generosity.** Your church has a tremendous opportunity to teach students about generosity and stewardship. This is something that parents also appreciate and recognize.
- ☐ **99. Identify ways you can incorporate the conversation of stewardship and generosity into your new member classes.** Membership classes are an incredible opportunity to invite people to support the work God is doing through their resources. However, make sure you cast the conversation in a way that doesn't make them think they're required to give now that they are members.

-  **100. Incorporate a *Theology of Stewardship* into your core message.** This will help you cultivate generosity within your church despite any challenges you're facing.
-  **101. Live by what you teach.** If you encourage people to be debt-free and generous, then look for ways to accomplish your ministry objectives without incurring debt. Make a commitment to inspire generosity through the way that you live.








Taking the time to plan and prepare for funding your annual ministry budget is only part of the process. You must also have confidence in the resources needed to see the plan come to life. With proper planning, an accurate assessment of the ministry environment, and an effective relationship with givers, your church can beat the odds and have an incredible year.

Our hope is that this resource will equip you with the ideas, tips, and strategies you need to not only meet, but exceed your annual budget and fund your vision for ministry this year.





## Next Steps

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-  2. *Subscribe* to our blog on rsistewardship.com.
-  3. *Sign up* for our e-newsletter.
-  4. Call us at 1.800.527.6824.
-  5. *Contact us* to discuss your church's needs.

## About the Authors



Joel Mikell is president of RSI. With more than 25 years of local church ministry experience, he brings a passion for helping churches cast their vision to reach people for Christ, as only a pastor can. He has helped church leaders raise more than \$500 million for Kingdom projects and has had the privilege of working with some of the most well-known churches and church leaders across the country. Joel can be reached at [joel.mikell@rsistewardship.com](mailto:joel.mikell@rsistewardship.com), Twitter ([@joelmikell](https://twitter.com/joelmikell)), or Facebook ([www.facebook.com/joel.mikell](https://www.facebook.com/joel.mikell)).

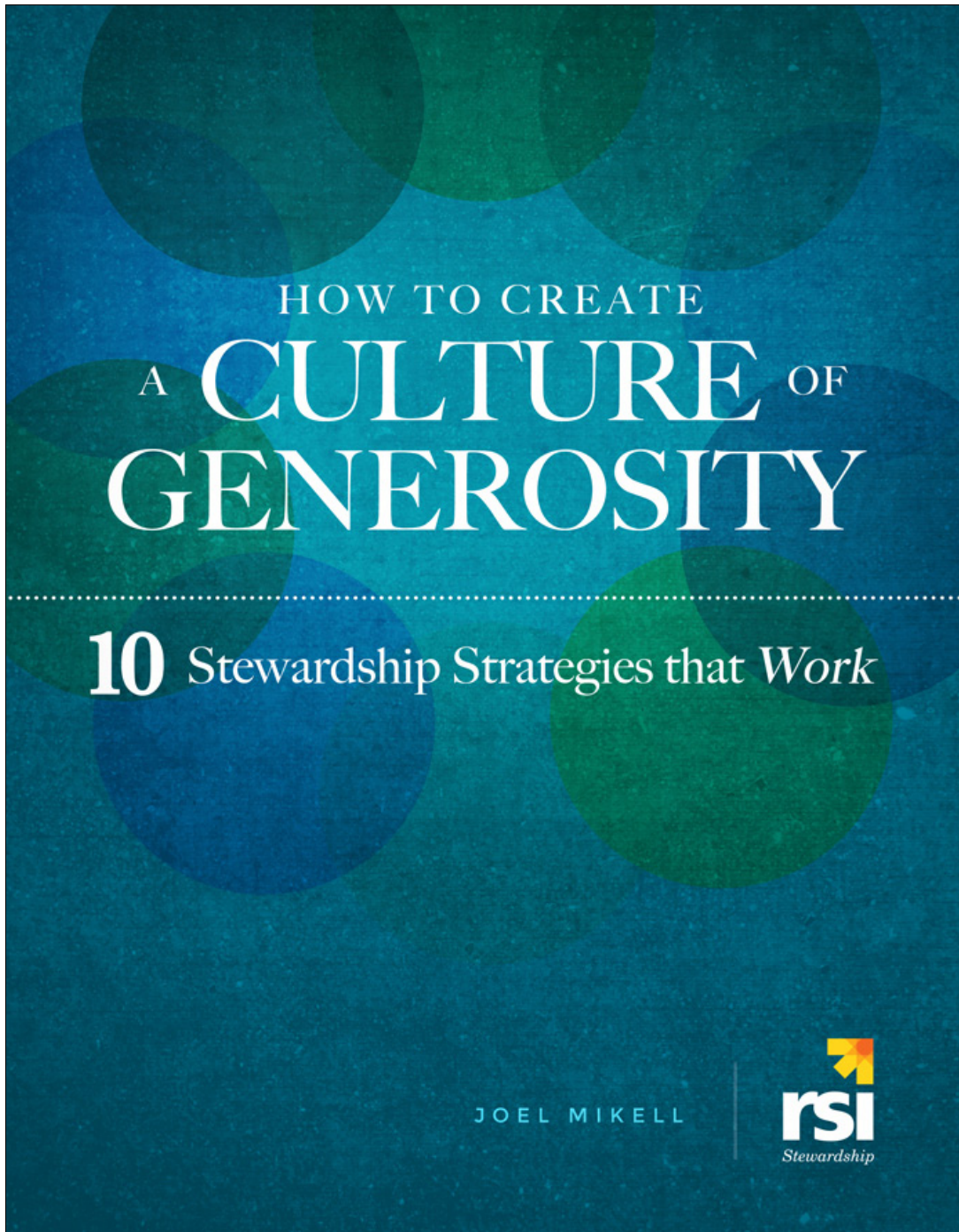


Bill McMillan served for more than 20 years as both a pastor and a pastoral counselor before joining RSI. He currently serves as executive vice president. Bill has led thriving stewardship campaigns in churches of many sizes and denominations, raising millions of dollars for local ministry. He is an excellent communicator and project manager, whose consulting hallmarks lie in communications strategy and major gift development. Bill can be reached at [bill.mcmillan@rsistewardship.com](mailto:bill.mcmillan@rsistewardship.com), Twitter ([@billmcmillanrsi](https://twitter.com/billmcmillanrsi)), or Facebook ([www.facebook.com/bill.mcmillan.52](https://www.facebook.com/bill.mcmillan.52)).

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## Related Resources



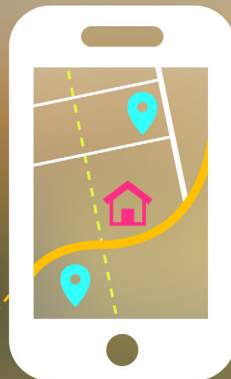


## Related Resources



# OUTLINE YOUR CHURCH STEWARDSHIP ROAD MAP

HOW TO AVOID THE ONE-SIZE-FITS-ALL TRAP



JOEL MIKELL & BILL MCMILLAN





What is God calling your church to do next?

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