

# PRINCIPLE 13

## **Introduce electronic giving**

Error: Passing the offertory plate during church services after introducing electronic giving

Cash may never completely disappear off the face of the Earth but we are well and truly in the electronic financial age. Many of us now get paid directly into our bank account and we pay our bills from our computer screens. We rarely get to touch the majority of the money we earn and spend. Furthermore, as there is likely to be an electronic teller just around the corner many people now carry very small amounts of cash with them.

Now, if you believe as I do, that Christians ought to financially support their church with at least 10% of their income, then how many of the members of your church carry that amount of money in their wallets on Sunday? Yes, very few indeed. No wonder scraps are placed in the offertory plate in most churches.

My leadership team realised in the late 1990s that the electronic financial revolution was a gift from God to encourage people to be thoughtful and intentional about their giving, not reactionary and casual. We encouraged people to sign up to a program that enabled them to financially support their church in a cashless system.

We phased out the offertory plate over a three-month period and introduced an offertory box at the back of the church building for those who continued to prefer to support the church through cash giving. However, because the elderly church members in our church are ‘electronically challenged’, we decided we would mainly promote cash giving and keep the plate only at the early Sunday morning congregation.

Many churches have also promoted similar programs but they have made the mistake of continuing to pass the offertory plates around during church services. We realised very early into the introduction of electronic giving that by continuing to pass the plate around, we were causing a relational problem with the people who had signed up for e-giving.

Week after week, more and more people were not putting any money into the plate. Some of them had already given electronically but others, especially new members, not knowing much about electronic giving yet, decided not to contribute. It appeared to them that their new church did not need much money since they observed most people were declining to place anything in the offertory plate.

By encouraging electronic support while continuing to pass the plate, we found our offertories were falling, and no young minister likes that!

We also had a related problem. Some of those who gave generously through the electronic system felt, that as no one saw them placing any funds into the offertory plate, week after week, they would be considered as non-givers by their peers. Yes, I know that should not worry them, but the fact is it does.

Once we stopped passing the plate, but allowed cash givers an opportunity to contribute financially, solely through an offertory box at the back of the church, and through a well-designed and executed educational program about Christian giving, our offertories rose to a level far higher than we were at when we only accepted cash and cheques.

Electronic giving has helped our church in practical administrative ways. Introducing e-giving helped our wardens bank our funds more securely. Is it a good idea to ask a frail, retired person to carry several thousands of dollars to the bank each Monday morning? I do not think so. Electronic giving means the church’s money can be more easily safeguarded and managed.

Pragmatic reasons are not the only ones that I offer for removing the offertory plate from church services. The major benefit is directly linked to developing church services to the point where the regular members know that every week is a great week to bring their friends to church. Inviting friends to church is not a new strategy. However, for many church members there is a concerted effort to do so only once a year, for a guest service, and maybe perhaps for Christmas and Easter too. How good is it to develop a culture where every Sunday is a great time to invite your friends?

Now, what is a major reason that some people do not accept invitations to attend church? They know that they will be asked for money and they are not willing to let go of their god, yet.

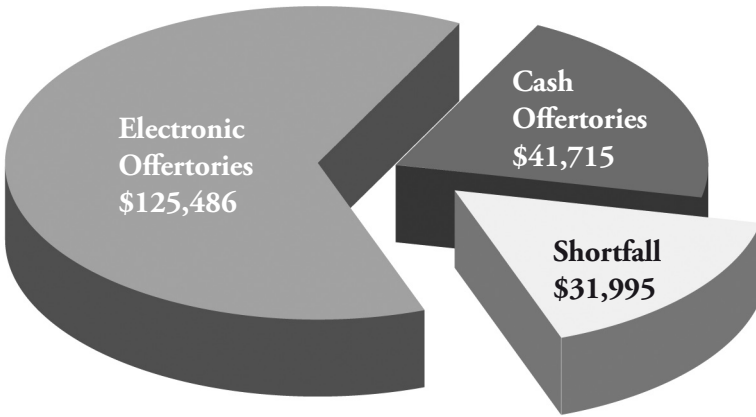
We removed the offertory plate, not as a strategy to raise more money, although it certainly did that, but mainly to help create an environment where members felt they could invite any friend to church each and every week and not feel embarrassed because their friend had the plate passed under their nose.

Will offertories drop if you shelve the plate and move to e-giving? Yes, almost certainly. This crisis will, however, be a wonderful opportunity to educate people into what Christian financial support of their church should look like. Once you weather the storm, and offertories far surpass their previous heights, you will wish you had removed the offertory plate earlier.

Two more tips:

1. Appoint a person who is not afraid to talk with people about money to manage the electronic giving program. This person must be financially generous themselves, otherwise you will come up against integrity issues and their zeal for the program will not possibly be where you need it to be. My own preference is that this person be a member of staff.
2. Inform the church members on a weekly basis as to the current state of the church's finances. In my experience this is best done, not through announcements, although there may be a place for them once or twice a year, but through written graphs or figures in the church's weekly news-sheet. I recommend the alternate use of figures in tables and pie charts. Refer to the examples on the next page.

CHURCH FINANCES – January to May 20XY



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Cash Offerories	\$41,715
Electronic Offerories	\$125,486
<b>TOTAL</b>	<u>\$167,201</u>
Needed so far in 20XY	\$199,197
<b>Shortfall</b>	<u>\$31,996</u>

Some people understand figures easily while for others a picture communicates more effectively. Keep your church membership regularly informed of how their finances are tracking. Most of them appreciate being informed as it is their church and their money after all.

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This particular principle demonstrates how important it is for churches to be aware of the world within which they function. Society may change, move, develop, adopt, evolve and that is because the people within the society have consciously or unconsciously decided to do or think about some things differently. Our Bible-based theology should not change, but our practice may need to be reviewed – especially when it comes to our giving systems.

### *Giving Systems*

1. What are the current ways people give financially in your church? What percentage does each contribute to the total?
  - Cash
  - Envelopes
  - Electronically
  - Offertory Box
  - Bequeaths
  - Other ...

Note: this may be a useful exercise to do for each individual congregation/ministry.

2. What are the benefits and disadvantages of electronic giving for your church?
3. What are the benefits and disadvantages of having other competing methods of giving alongside your electronic giving?

### *Giving Communication*

4. What are the advantages and disadvantages of appointing a person (other than yourself as minister) to talk regularly about money matters to the congregation?
5. How do you currently inform the congregation about giving levels and methods? Is it always the same way? How regularly?

6. How can you communicate to the regular members and partners of your church about giving needs without making newcomers or visitors feel awkward? (e.g. in Bible-study groups, Partners Newsletters, E-mail groups, etc.)

A word of caution regarding this principle. Paul suggests that there is great gain in godliness and contentment, and warns that those who desire to be rich fall into temptation and plunge into ruin and destruction (1 Timothy 6:6–10). As ministers of the Lord Jesus Christ who teach that which accords with godliness, we must ensure that we are not driven or motivated by the love for money – real or electronic!