



Electronic Giving's Role in Creating a Sustainable Ministry

Kevin Lee - CEO, Vanco Payment Solutions

Ben Stroup - Author and Business Development Strategist



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Meeting these challenges takes more than just vision and a strong mission statement.

Executive Summary

After the hard work of starting a church is done, how can you make certain it thrives and survives? Keeping a church going takes more than great Sunday sermons, even though we're certain pastors deliver these with ease.

Because money is often the hardest thing for a church leader to discuss with the congregation, let's start with the money talk. Collecting enough through pledges and offerings to support your mission, as well as what you'll need to pay salaries and keep the lights on and the doors open is daunting, but not insurmountable.

Meeting these challenges takes more than just vision and a strong mission statement. You'll also need to find the tools necessary to organize your office like a business, build a budget and set fundraising goals to create a sustainable ministry.

This white paper will give you action steps that will help your church pull together a strategy and find the solutions to implement it.

Learn about overcoming challenges like:

Leaving the Comfort Zone. Old habits are hard to break, but a closer look at some church traditions shows a clear evolution as society and people change.

Improving the giving experience. Your members want to give through the same methods they use to pay for other things. Debit or credit cards, mobile apps and text messages can make giving to the church similar to their online and in-person shopping experiences. Offering more ways to give makes it easier and more convenient for members to act and can lead them to give more frequently and more generously when they can.

Integrating software. Your church management and electronic giving software can improve efficiency and ease the administrative burden on your staff, but only if they integrate easily and seamlessly.

Using data analytics. An integrated system contains a wealth of insights within its data, but you'll need to know how to read them. You can also gain an understanding of giving habits from Vanco's survey of more than 1,000 U.S. Christian churchgoers.



Build a culture in the church that values all gifts the same, no matter how they are received.

Introduction

The formation of a church is often sparked by the desire to meet a need that isn't currently being fulfilled for an underserved geographic location or group. For what comes next — the day-to-day operation of running a sustainable church and ministry — you need a plan, and you need money.

Generally speaking, the person who stands at the pulpit isn't necessarily the same person that has the skills — and more importantly, the time — to build a church's supporting infrastructure. For that, you need a team that can put together a business plan. Every member on this team needs to understand how much money it takes to keep the church going; which technology, systems and processes best suit its requirements; and the talent and skills every staff member must have to build a thriving ministry.

Creating that vision requires more than writing a statement that goes up on the wall so everyone can see it and feel good about it.

A clear vision is informed and shaped by analysis of what you know about the congregation you want to reach — including how much they can contribute to the cause.

One way a pastor can help is by building a culture in the church that values all gifts the same, no matter how they are received. Help your members understand that electronic giving won't replace the collection plate or otherwise disrupt how the church accepts donations, except by making it easier for more members to give. Help leaders understand that e-Giving can encourage more people to give more frequently and generously when they can. The end result likely will be that the church experiences growth in the number of new givers and the size of their gifts.

For the Christian faith, the church is the bedrock meant to carry forward traditions and be the instrument of change until Christ returns. If your church can't raise the money it needs to continue, it can't fulfill a primary obligation.



As society changes, the church and its traditions also need to change.

Leaving the Comfort Zone

Embracing the evolution to electronic giving

People have a tendency to stay where they're comfortable. For many pastors and church leaders that place is as far away as they can be from conversations about giving.

In that way, they are no different from anyone else. We all tend to fall back to our same behaviors — that's what turns them into habits — for reasons that over time have become important to us. For example, if you've been taught since childhood that you should always bring your Bible to church, you're not likely to start carrying an iPad instead. For you, the Bible has become a symbol of your commitment and shows there's no distraction crowding out your ability to experience God.

The tendency toward habit can extend to church giving. Church leaders may believe their congregation should stick to traditional giving — writing a check and putting it in a pledge envelope, or contributing cash to the collection plate — because that's the way it has always been done.

But a closer look at some church traditions shows they've actually changed over time. Some churches today use a modern Bible translation that doesn't presume the same understanding of religious history as older versions did.

In the U.S., the passing of the collection plate at services has been around since the 1800s, but mainly began for two reasons: First, government funding of the church stopped after the colonies declared their independence from England. Second, as the United States moved from an agrarian to an industrialized society, congregations no longer had chickens, eggs and vegetables to offer the church. It became easier to make monetary contributions.

From that perspective, a move toward electronic giving is a natural evolution — as society changes, the church and its traditions also need to change. Should a church offer e-Giving options to its members and visitors who would like to financially contribute to its work and ministry? When more people carry smartphones than cash or checkbooks, pay their bills online, use a debit or credit card to pay for purchases and contribute online to other charities, the answer is an emphatic "Yes!" It's become easier to make electronic contributions.



The idea of incorporating electronic giving into the church is a complex sell when multiple leaders and decision-makers are involved — but a key point is that no way of giving is better than another. An electronic gift isn't "better" than a traditional gift, but the option to give electronically makes it possible for more people to respond to appeals, and to set-up recurring contributions.

When it comes to keeping a church going, leaders can always count on two things: It's going to take more money, and more time to raise it, than you think it will. Take advantage of every opportunity you can by offering as many giving options as possible.

Steps you can take today

- 1. Reconsider fundraising's role:**
Church Giving Matters reveals the ever-changing rules of funding a ministry and leading your church.
- 2. Inspire community and connection:**
Building Today's Church examines how to attract and keep members.
- 3. Find the right combination:**
The Building Blocks of a Complete Giving Program can help you find the right mix of giving options.



Most people will use more than one giving channel, as long as those options are accessible and easy to use.

Improving the Giving Experience

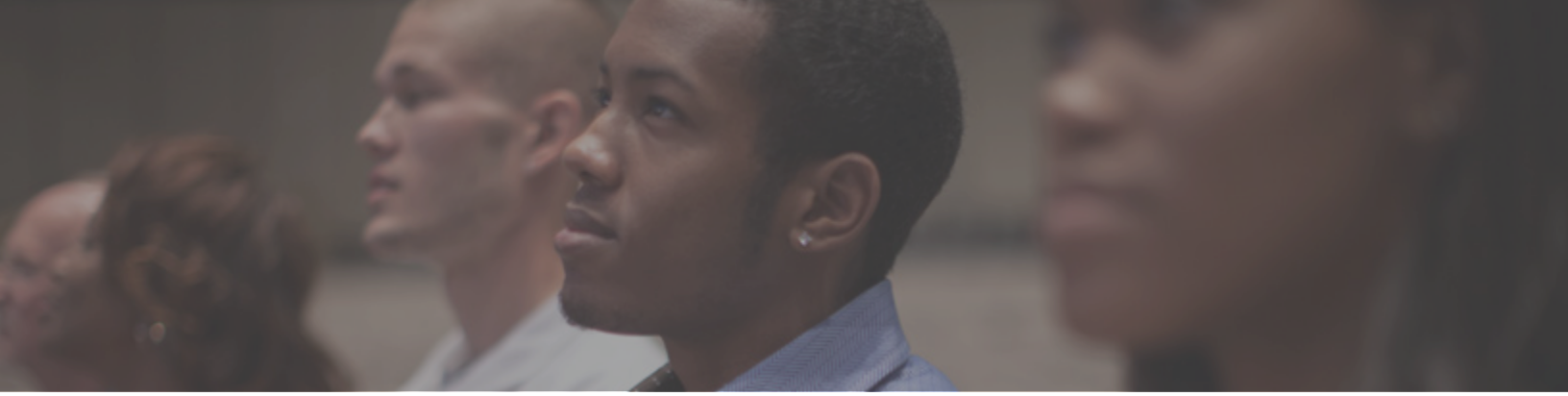
Meeting members where they are

What if pastors and church leaders could only communicate with members from a particular platform, at a particular time and place, and they didn't show up? Obviously, they wouldn't hear the message, and the likelihood that they would know how to act upon it would be next to zero.

That's why the church's communications must extend from weekly sermons and announcements to electronic solutions like your church website, emails and online newsletters. The same concept holds true for church giving. If you only offer your congregation the option to give by putting cash or a check in the plate during services, what can they do when they're not there, or if they come to services without their wallet or checkbook?

So much of our daily life is conducted online, and your members want to give using the same methods they have to pay for other things. Debit or credit cards, mobile apps and text messages can make giving to the church similar to members' online and in-person shopping experiences.

It's not that electronic givers never use checks. Sometimes they may. But offering more options gives them the opportunity to become multichannel givers. They may write a check for an after school program, sign up online for an event or a mission project, set up their weekly pledge with a debit or credit card through your website, and respond to a special appeal with a text message. Most people will use more than one giving channel, as long as those options are accessible and easy to use.



One of a church leader's many jobs is to remove barriers to members' desire to give. Giving isn't the only demonstration of engagement, but it is a tangible and measurable action that flows from an individual's inspiration to give.

Offering more ways to give makes it easier and more convenient for members to honor their commitment as well as give in the moment. This can lead them to give more frequently and more generously when they can. Electronic giving allows churches the opportunity to encourage members, especially those who are most engaged, to express their generosity through multiple means.

Steps you can take today

1. Talk to your committee:

Strengthen Stewardship with Electronic Giving can help you start the e-Giving discussion.

2. Break down barriers:

Insights from *Breaking Down the Barriers to e-Giving* address common concerns that may keep your congregation from increasing the donation plate.

3. Rethink your communications:

Discover what keeps some members from giving with *10 Reasons I'll Never Give to Your Church*.

4. Don't ignore the facts:

The *Science of Generosity* says your members feel positive physical and emotional effects when they support your mission.



It's important to keep church leadership and the congregation on the same page.

Integrating Software

Key to communicating your giving needs

Technology helps churches connect the dots between Sundays. It's important to keep church leadership and the congregation on the same page, and technology-based communications — websites, blogs, emails and electronic newsletters, to name a few — are especially helpful in keeping everyone up to date.

Your church management software powers that communication, helping you and your staff with easy-to-access information on individual members of your congregation, the ability to group them for targeted communications, as well as other administrative tasks like event scheduling and attendance reporting.

An integration of your ChMS with electronic giving software creates a window into the giving behaviors of your congregation. Fully integrated software can ease administrative burdens and improve your staff's efficiency, allowing them more time to spend on their first calling — interacting with members in moments of celebration, crisis and need.

Detailed reporting from an integrated system also provides deeper insights into when your members give and what methods they use. If a member donates online with a debit or credit card at a Wednesday night supper, sends a text message from a Saturday morning soccer game or uses a kiosk at a Sunday morning service, the church has a record of each contribution.

That's important because understanding when and how members give can help churches become easier to give to. When churches provide giving options that allow members to give in the moment, no matter where they are, they are making choices that can lead to increased generosity. This can be critical to the strength of the church and the success of its mission.

Steps you can take today

1. Select providers wisely:

Identify the right questions to ask when you read [*10 Essential Questions to Evaluate Online Giving Providers*](#).

2. Get advice from others:

Discover the secrets to successful e-Giving in [*6 e-Giving Tips from Churches in the Know*](#).

3. Look for opportunities:

Learn how innovative technology can help attract members and enhance engagement in [*Church Tech 2.0*](#).

The right data, looked at the right way, can reveal some surprising attitudes and behaviors.

Data Analytics

Finding insights in the numbers

Once you've integrated your systems, your e-Giving software can match gifts with members in your ChMS. When all of that data comes together, it has a lot to tell you about your members and their giving habits — but only if you know how to read it. For instance, if you ever look at your incoming revenue numbers and decide, like some churches have, that “we declined less this year than last year, so we actually grew,” take another, harder look.

The right data, looked at the right way, can reveal some surprising attitudes and behaviors from your members about church giving. Vanco Payment Solutions recently took an in-depth look into the giving habits of churchgoers, undertaking one of the most comprehensive studies of its kind. The survey was designed to analyze the giving habits of various groups — regular churchgoers versus infrequent attendees, contributors who give electronically versus traditional methods — to get a better understanding of how churches can connect with their members to offer them the giving methods they want.



Download Vanco's Research Paper

Get an in-depth look into the giving habits and behaviors through Vanco's *Churchgoer Giving Study*, a survey of over 1,000 U.S. Christian churchgoers.



According to Vanco's study, churchgoers' preferences didn't always match up with what most churches believe their members feel and want. Among the survey's most interesting findings:

- It's not just millennials who would prefer to give through online, text and kiosk options. 60 percent of regular churchgoers prefer giving electronically, and preferences toward e-Giving were strong across all age groups.
- The difference in giving preferences between millennials and seniors isn't as large as you might think. Younger churchgoers who have grown up with the internet as a normal part of their lives are more likely to want to give electronically, but over 40 percent of seniors also prefer e-Giving.
- A substantial "giving gap" exists between how givers prefer to give and the methods they're offered by their churches. Well over half of the survey's respondents said they would give using electronic options if their churches offered them.
- Stronger preferences toward electronic giving exist for churchgoers who are most engaged with their churches. Almost 800 of those surveyed participated in at least two or more church groups or activities, and up to 80 percent of them preferred e-Giving.

Analyzing this data, adding electronic options to your giving program makes sense — not because you want change for the sake of change, or because you're selling out, but because you're removing the barriers to giving, allowing more people to give in the manner they prefer.

Steps you can take today

1. Make informed decisions:

Learn *6 business practices churches can adopt* to survive and thrive while facing financial challenges.

2. Clarify your thoughts:

Use our presentation, *The Power of the Pulpit*, to shape messages to your congregation about stewardship and giving.

3. Work smarter, not harder:

Watch our video to learn about *Options for All: Making It Easy for Everyone to Give to Your Church*.

There are no rules that say one way of giving is better than another.

Conclusion

Your members become more comfortable every day with online commerce. Electronic giving offers you the opportunity to benefit from their familiarity by allowing them to give to the church the way they pay for other things.

For your most engaged members, that's a welcome change that they've been wanting. For others, it's your opportunity to educate them on e-Giving's benefits and to help them understand that it doesn't hurt their relationship with the church or with God.

About the authors



Kevin Lee, CEO of Vanco Payment Solutions, leverages more than 20 years' experience in the financial technology sector for the benefit of Vanco clients. He is responsible for the organization's vision and ensures that clients and partners are able to create predictable, consistent revenue through one-time and recurring electronic donations and payments.



Ben Stroup, Author and Business Development Strategist, helps organizations design, develop and deploy fully integrated, sustainable market growth models that eliminate the gap between opportunity and impact by creating leads, donors, revenue and engagement.



About Vanco Payment Solutions

Vanco Payment Solutions helps churches effectively manage and grow financial stewardship. Working with more than 20,000 churches, we're the largest provider of electronic giving and payment solutions designed especially for faith-based organizations. For nearly 20 years, we've listened to our loyal, long-time family of customers, understood their giving needs and supported them through every step of building a complete electronic giving program. We can help your church select the right combination of services and grow e-Giving across your congregation.

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