



*In the Extravagant Generosity videos, we reflect on how the practice of generosity impacts our communities, touches our hearts, and works for a more just world.*

**Congregations face financial challenges related to the pandemic.** Over 84% of individual donations to a congregation come in through the offering plate. Now that most congregations ceased in-person gatherings, we need to equip congregations with new ways to receive gifts.

**We begin by remembering the central importance of generosity.** The practice of generosity – like all our spiritual practices – deepens the sense of hope, purpose, and meaning in people. Several studies demonstrate the connection between generosity and a sense of wellbeing and happiness.

During this pandemic, we need to be prudent and engage in social distancing. At the same time, we face increased anxiety and weariness. David Brooks recently spoke to the way pandemics can cause social distrust. We already see how pandemic fears can reinforce isolation and xenophobia.

The call to generosity can be part of the response:

- addressing the needs caused by the pandemic
- witnessing to the fact that social distancing doesn't mean social distrust
- providing a meaningful way for people to make a difference in the lives of others

As leaders in local congregations, we encourage you to think through practical ways to engage your community in generosity during this unusual season.

**There is a spectrum of options for your church to consider.** No one solution will work for every congregation, so we want to lift up a range of four ideas that may be useful for your congregation to implement.

- Encouraging people to **mail in** donations they would have placed in the offering plate
- Promoting **auto-bill pay**
- Setting up **online giving** for those congregations who don't currently have this option
- Inviting **annual givers** to make their donation in April

Most giving still happens through the Sunday morning offering plate. This presents a problem when many congregations ceased in-person worship. Congregations across the United Church of Christ responded by creating online worship experiences. Pastors and leaders demonstrated tremendous ingenuity and creativity. We need to bring that same inventiveness to the offerings we make as faithful people.

Let's look at each of the four options in turn.

### **Mail In Donations**

Start simple: encourage members and friends to mail in the donations they would typically place in the Sunday offering plate.

To do this well, think about ways to replicate some of the experiences of Sunday morning. People came to the church building to discover meaning in their lives, grow in relationship to God, and to find ways to serve neighbors near and far. The Sunday morning offer came in response to all the ways the church community touched their lives and called them into action.

You might try several ways to replicate that same experience, including:

- If you are conducting worship services online, include a call to offering and provide a reminder to send in a donation. Mention the address of the congregation.
- Beyond online worship services, communicate regularly with your congregation. Consider sending people a snail-mail letter each week (along with a return envelope). During this time of physical distance, people need to hear a spiritual message of hope, to know ways to continue to care for another other, and to receive prayer resources such as a copy of a pastoral prayer they can use at home.
- Technology offers a way for us to "see" each other. Consider asking a lay leader to record a short testimonial about how the church changes their life. People can use cellphones to record these testimonials. You might also ask a music director or other musician in the congregation to record a favorite hymn of the congregation (check copyright, of course). They can invite people to sing along with them. Share at least one short video a week. Include in the email sending out the video link an invitation to mail in a donation.

In short, you want to do two things: invite regular giving and find new ways to regularly tell the story of your congregation.

### **Auto-bill pay**

Many people already use an auto-bill pay feature at their local bank to cover utility bills. People can use the same function to make donations. This is an easy way for people to set up their own regular & monthly support to the church. It can usually be done online on the website of the bank or other financial institution. Each bank offers a slightly different process, but it is usually simple and easy to navigate.

### **Online Giving**

If your congregation already provides a way to make online gifts, promote it in everything you send out. Remember: just as you have two people count the Sunday offering plate, two leaders should have login credentials for the online giving vendor. Additionally, consider ways to make online giving more personal. Each vendor will automatically generate a tax receipt for the donor. Consider editing that message to make it more specific to your congregation. Ideally, include a link in that email to take donors to a video in which the pastor or lay leader offers a 30-second thank you message.

If you need to set up online giving, here are some tips and suggestions:

- The best online giving option is the one that integrates into your church database. Check to see if your software provider recommends a specific vendor. For example, my former congregation used a database called REALM that partnered with a company called Vanco for online giving. This made it possible to add online giving in just a few minutes.
- If you are picking an online giving vendor, know that many good options exist. Each vendor offers a slightly different bundle of features at various price points (see chart below). Vendors charge to kinds of fees: a monthly flat rate and an additional charge per transaction. The volume of your transactions will make a difference in which vendor is best for you. For example, Rebel Give charges a high upfront monthly fee but no transaction fees. If you raise more than \$1500 a month from 100 donors, this may be an excellent option for you. However, if you receive \$500 a month from 5 donors, then it might be best to go with Paypal, Vanco, or Tithely.
- Also, be sure to look at the interface each vendor provides for the person completing the online donation form. Some forms can be hard to read or to navigate. For many people, Paypal may offer the most familiar format. Rebel Give may offer the highest quality experience. Every provider will offer some options for customizing the form to your congregation.

- Budget between 15 minutes to an hour to set up your online giving options. You will want to have on hand the Employer Identification Number (EIN) for your church as well as the bank routing number and account number for the congregation.

Here's a chart of some online giving vendors and their fees:

Provider	Fee	Credit Card	ACH
Paypal	\$0/mo	2.2% plus \$0.30/transaction	
Tithely	\$0/mo	2.9% plus \$0.30/transaction	1% plus \$.30/transaction
Blackbaud	\$0/mo	2.798% and \$0.26 per transaction	\$.75/transaction
Vanco	\$10/mo	2.75% plus \$0.45/transaction	1% plus \$.45/transaction
Rebel Give	\$79/mo	No additional fees	No additional fees
Pushpay	\$149/mo	3%	1%

Related to online giving opportunities, you may want to look at ways to leverage the Facebook page of your congregation. This can work for both Sunday morning offerings and special events such as a concert or a mission trip fundraiser canceled because of the pandemic. Here's an example of how one UCC congregation invited gifts for its Sunday morning offering via Facebook: <https://www.facebook.com/donate/925338461215188/>

### Annual Givers

Some like to give their charitable gifts once-a-year, often in December. Pastors or treasurers could reach out to such donors to invite them to give their annual gift early. Explain to the donors that doing so will provide much-needed cash flow for the congregation to navigate several weeks without in-person gathering.

For all donors, and not just annual donors, plan to send out a quarterly letter in the first week of April. Talk about an example of the good work the church does and how the ministry of the congregation changes people's lives. Acknowledge the strain social distancing creates for all of us and name the ways the church continues to gather online and through other communication. Use this letter to thank people for their donations during the first three months of the year, remind them of their pledge if they made one, and invite them to give as they can in the next month or two. Include a return envelope.

**Final Reminder**

Remember something we sometimes forget amid a crisis: people will support your ministry because the work you do matters.

Our faith is about more than buildings. So even if we must be apart from one another physically, we can still connect, inspire, support, care, and love each other. Social dissonance does not mean spiritually separate. Together, we can find ways to hold each other's hearts. And in time, our doors will open again, and we will reach out in welcome.