

Seven **Attributes** of a Generous Church

by

Patrick Johnson



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“All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. And the Lord added to their number daily those who were being saved.”

Acts 2: 44–45, 47b (NIV)

These verses in Acts give us a clear description of the financial activities of the early church. Gordon MacDonald writes in [Generosity Devotional](#):

There was no separateness between Christ-followers in this early church. The rich and the poor came together, and there was an overflow of sharing, so much so that it seemed as if the fellowship engaged in share-and-share alike. There is a deep principle at work here: Profound conversion of heart produces a natural generosity. The power of Christ unbound the selfish heart. It generated a love and compassion between people that was so intense that no one could hold on to anything extra when someone else appeared in personal need.

Is it possible for American churches today to move in the direction of this Acts 2 generosity?

For almost ten years, I have been a fly on the wall of some of the most innovative churches in the United States. My work has been focused on one central question: What does it take to create a culture of generosity in a local church? I have used the Acts 2 church as my plumb line, looking to see which churches come closest to this early model. From time to time I will come upon a key element in a church and think, “That’s the one! If every church just did this one thing, it would unleash generosity in the church.” But of course, this one key element always falls short...there is no silver bullet, I’m afraid.

However, I have observed seven common attributes in churches that I consider farther ahead on this journey toward generosity. The purpose of this paper is to outline at a very high level these common attributes of generous churches. I hope that you will use these attributes in two ways:

- To honestly diagnose your church when it comes to a culture of generosity
- To provide a tool to stimulate discussion among church staff and key lay leaders

So let’s jump in and explore the seven attributes of the generous church.

Attribute 1 – Generous churches are led by generous leaders.

This makes total sense. We can’t lead people where we haven’t been. I have observed that leaders in generous churches leverage their resources (time, talent, and treasure) for the Kingdom through generous giving. Interestingly enough, they often don’t even call it generous giving. Rather they use phrases like “being a true disciple” or “Kingdom living.” One pastor told a friend of mine, “I just thought that’s how you lived as a follower of Jesus.”

By leaders, I’m talking about more than the senior pastor. Generosity penetrates staff and key lay leaders and then often trickles down to the rest of the body. What’s cool about this kind of leadership is that it provides accountability for finances and giving in trusting relationships, which are the best place to deal with the topic of money.

Few churches succeed in getting leaders to give generously by using a forced standard, such as “to be an elder you must tithe.” Why? Rarely is the standard enforced in a meaningful way; it’s simply lip service. Furthermore, enforced giving doesn’t help lead people into the joy of a generous journey. That’s much more effectively done in a trusting relationship that provides encouragement, grace, and accountability.

Generous leadership is often spread to others through celebration. One pastor may call out the generous act of a staff member during staff meeting and give that person a gift-card as a way to reinforce the value of generosity. Or one of the pastors may talk about key milestones that he and his family experienced in their generosity journey: “I remember the first time I trusted God enough to give away ten percent of my income.” Or a church might capture the story of a lay leader who gave generously and the joy and impact created through her generous gift.

“Generous leadership is often spread to others through celebration.”

One of my pastor friends said, “Generosity is best caught, not taught. And the way to catch it is in relationship.” I think that sums it up nicely.

Attribute 2 – Generous churches have a strong vision of why their church exists and can communicate it effectively to their members.

Pretend for a moment that one of your friends came up to you and asked you to invest in a new business she was starting. What’s one of the first items you would ask to see if you were seriously consider investing? A business plan. And if that person told you she didn’t have a good plan but she really just felt like it was going to succeed, would you invest? Probably not.

Churches don’t need to have business plans per se, but generous churches do understand why they exist and their unique role in the Kingdom. They build ministry plans around this vision and communicate it effectively and consistently to givers.

I firmly believe that the local church should be one of the first priorities for our giving. It’s the place where we grow spiritually in community with others. But I also believe that as we move to a more “flat” world, where technology allows us to see visions and needs all around the world and easily give to them, the days of churches simply expecting people to give to them out of obligation are numbered. And I believe this is healthy for churches because it will force the leaders to ask the “why do we exist” question.

When you answer that question and communicate it consistently to givers, you are “connecting the ministry to the money” as Andy Stanley says. This connecting can leverage the huge communication advantage that a church has over other nonprofits—you see and speak to your people on a consistent basis. So here are the top three places to connect the ministry to the money that I’ve seen in generous churches:

- **The offering** – Talk about the impact and say thank you. A weekly connecting point.
- **The quarterly giving statement** – Don’t just fill these with numbers; share stories of impact and say thank you. A quarterly connecting point.
- **An annual vision meeting with the congregation** – “This is where God is calling us to go over the next _____ years, and this is how we will give to get there. Thank you for going on this journey with us through your giving.” An annual reminder.

Attribute 3 – Generous churches have a strong external focus to make a difference in their community and the world that is reflected in their budget.

Generosity thrives in an outward-focused environment. When the church has a strong vision and ministry plan that looks outside its four walls, then people naturally give time, talent, and treasure to make it happen. “It’s who we are.” When the leaders need to talk about giving with the people, it’s natural, not forced. It’s already in their DNA.

A surplus mentality is a necessity for the leaders of an externally focused church. They understand that generosity is not a zero-sum game. Rather, they have a big view of a generous God who can provide for their needs as they reach out to meet others’ needs in the name of Christ. They will often place themselves in positions to need a miracle—to see God “show up.” That’s scary. But as God provides over and over again, the whole body begins to gain a faith muscle that leads to greater and greater giving.

This external focus obviously demonstrates itself in the percentage of the budget that goes to local and global outreach. I’ve seen churches give up to fifty percent of the church budget to external projects; I call them the “50/50 churches.” They view it as loving their neighbors as much as they love themselves with their church finances. It’s radical...but it’s happening. And I see more and more churches moving in this direction.

Here are three advantages that externally focused churches have in creating generous cultures:

- Many givers get into the game for the first time through a gift to an external cause through their church. They often get on a journey that impacts them for the rest of their giving lives.
- Stretching to give externally creates a natural governor on church spending. These constraints don’t need to be bad; rather, they can force creative thinking on how to manage the church effectively, which pays off big when the economy falls off a cliff, not to mention the benefits of having low or no debt often seen in these types of churches.
- External focus creates a great platform for church leaders to teach about generosity because it takes away many of the hang-ups about money in both the leaders and the people. Motives are perceived to be more pure: It’s not about us; it’s really not. And that’s a great platform to be bold in teaching people about stewardship and generosity.

Attribute 4 – Generous churches teach people a holistic theology of stewardship, generosity, and the Kingdom.

God’s word is so rich when it comes to instructions on money, stewardship, generosity, and the Kingdom. Leaders of generous churches take a holistic view of possessions and teach that to their people. And they consistently communicate what God wants for people when it comes to finances, not just what the church wants from them.

A holistic theology of money goes beyond the tithe. It explores the connection between grace and giving. In fact, God’s amazing generosity to His creation is one narrative woven throughout Scripture. From creation to the fall to redemption and ultimately glorification, God’s generous nature to His people should motivate us to follow His example. Because He is a generous God, we should be generous people.

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This theology also explores the connection between God's Kingdom and our possessions. If Christians really believe this life is short and eternity is long, then the most logical way to deal with money and possessions is to live simply and give generously. To "store up for yourselves treasures in heaven" as Jesus commanded in the Sermon on the Mount. To "take hold of the life that is truly life" through generosity of deeds and money as Paul commanded Timothy. The intersection of money and eternity creates generosity when viewed in the light of God's Kingdom.

Finally, this theology is holistic since God really does own it all. His ownership covers our time, talent, treasure, relationships, and truth. When He says "Give," our response as managers should be immediate and without question. If He calls us to joyfully surrender a possession, then He has our best interests at heart and we can trust Him.

One way to view the tithe is simply the training wheels or the starting point of a generous life. It's not the end game; it's just the dress rehearsal. And as people begin to see a holistic view of money, possessions, and the Kingdom of God, then generosity flows naturally, joyfully, and excitedly.

Attribute 5 – Generous churches provide discipleship environments for people to work out the art and science of stewardship and generosity.

Managing money can be complex. Beyond the financial mechanics required to do it well, all kinds of deeper psychological issues come into play. So where do Christians turn to work through the mechanical and psychological issues of money with a biblical worldview? Leaders of generous churches create relational environments for this to happen.

It's important that the church seek to reach everyone where they are. Each person in a church is at a different place on a continuum of stewardship and generosity, so there is no "one size fits all" discipleship solution when it comes to finances. It might be helpful to think of three types of stewards in the church:

- **Struggling:** upside-down financially or living paycheck to paycheck
- **Solid:** have financial margin and often are working toward long-term financial goals or seeking to maintain financial stability in later years
- **Surplus:** have more than enough and may be looking to create more wealth or manage effectively what has already been entrusted to them

Each of these groups shares some characteristics while having unique needs as well. The generous church seeks to create environments to serve each of these stewards in working out the art and science of faithful stewardship and generosity with their peers and in relational environments. As mentioned earlier, financial accountability and encouragement is best done in relationship with peers in a discipleship-based environment. It's also important to remember that this is a long-term effort and that people are financially slippery, moving among categories during different stages of life.

One other important type of steward in a church is youth and children. Let's face it, many forty-plus-year-old Christians have grown up in a consumeristic culture where personal wealth has grown as the stock market and incomes have risen. Many of us have experienced firsthand the paradox of wealth: Reaching a certain income level or net worth doesn't bring the freedom we thought; rather, our stuff begins to own us and we become enslaved. Our children may not be able to express it, but they have seen the consequences of this type of consumeristic lifestyle: no time margin, divorce, debt, etc. The generous church has a unique opportunity to teach youth and children a correct theology of money and possessions. The church can also help equip parents to teach their children the same truths.

Attribute 6 – Generous churches develop an organizational culture that supports the priesthood of the believers.

People give generously of their time, talent, and treasure when they feel God's calling on their lives to make an impact in some area. Sometimes these areas of impact can be within the current programs of the church. Often these areas of impact are outside the church's current programming. So what happens in your church when someone feels called by God to start a new ministry? Generous churches strive to have clear organizational lines so people know where to plug in to get help to work out this calling. They avoid inordinate amounts of bureaucracy that stifle good ideas and God-led innovation.

Leaders in generous churches also are intentional about helping their people understand their unique individual roles in the Kingdom. This goes beyond a class on spiritual gifts. It often results in connecting people with similar passions or one-on-one mentoring. I've seen great generosity in groups of people who connect around a passion and join together to make a vision become a reality. One church foundation I worked with was used by people in the church as a giving conduit for various ministries where they partnered with people outside the church who shared their same vision for ministry.

Attribute 7 – Generous churches steward the church finances effectively.

One of the important principles that leaders of generous churches embrace is that how they manage a little often determines how they manage a lot. So they set up systems and empower people to manage resources given to the church effectively and biblically. This kind of effective financial management influences:

- The allocation of church resources among buildings, staff, and external giving
- The reasons why the church is willing to take on debt and the appropriate debt levels

I once heard Andy Stanley ask a room full of pastors a great question that gets to the heart of managing a church's finances effectively. Andy asked the pastors to write down their church's annual income. Then he asked them to estimate the total value of their church's assets—buildings, equipment, etc. Then he said to pretend they didn't have their church and God came to them in a dream and said, "I'm going to give you the same amount of income and assets and I want you to impact my Kingdom as much as possible." Two questions followed:

- Would you use that income and assets to start your same church?
- Would you allocate the income and assets the same way you do now within your church?

Good stewards expect leaders to manage the income of the church effectively in setting budgets and running the church. They expect us to operate with intention and integrity. Even the appearance of mismanagement can hinder the giving of the faithful.

“Good stewards expect leaders to manage the income of the church effectively in setting budgets and running the church.”

With this in mind, how do you communicate how the church spends its money? Do you lean toward giving too much information or too little? Do you trust your people enough to be able to look at the numbers and provide helpful counsel? Or is there a culture in your church that if you give them too much, it might come back to bite you? I heard one pastor say he wanted to give his people “too much” financial information because he wanted to attract smart people. Some of the ways I've seen churches effectively communicate the finances of the church include:

- Town hall meetings where information is presented and people can ask questions
- Quarterly giving statements that include how the money is being allocated
- Annual reports that celebrate the impact of the church while providing in-depth financial information

So where does your church stand?

As you read the seven attributes, did you wonder how your church was doing? That is one of the purposes of this white paper—to give you a simple yardstick to measure your own church’s generosity culture. Therefore, use the generous church matrix below to evaluate your church now:

Attribute	Rating		
1. Our church has generous staff and lay leaders.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Our church has a strong vision of why we exist and communicates it effectively to our members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Our church has a strong external focus that is reflected in our budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Our church teaches a holistic theology of stewardship, generosity, and the Kingdom.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Our church provides discipleship environments for people to work out the art and science of stewardship and generosity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Our church has an organizational culture that supports the priesthood of believers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Our church stewards the church’s finances effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please circle your rating.