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Contagious Generosity – towards creating a culture of giving as life-style in a church

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I. Introduction

The first words that strike you when looking at the outside cover of Chris Willard and Jim Sheppard's new book *Contagious Generosity: Creating a culture of giving in your church*¹ is not the title. It is actually a quote from Dave Ramsey saying, 'This book will show you a better way to approach giving: God's way'. If you know Dave Ramsey's books (as many if not most American Christian leaders will), then you will know this is a serious book. Yes, he is the author of 'The Total Money Makeover',² a bestseller in the US.

1 Chris Willard and Jim Sheppard, *Contagious Generosity: Creating a culture of giving in your church* (Grand Rapids: Zondervan, 2012)

2 Dave Ramsey, *The Total Money Makeover: A proven plan for financial fitness* (Nashville: Thomas Nelson, 3 Edition, 2009).

Opening the book and the string of endorsements from people such as Howard Dayton, Randy Pope, Scott Ridout and Dr Joel C. Hunter will tell you that this book has the potential to greatly influence the church. That is, at least the American church. With an endorsement such as, 'It will change the way your church views money, giving, and the power of radical generosity', from Greg Surratt, lead pastor of Seacoast Church, it is clear that this is a book to take more than just a note of! It should therefore not come as a surprise that the introductory chapter of the book is included in a respected theological journal such as *Evangelical Review of Theology*.

But do I hear people in Africa, Asia, Europe and Latin America ask, 'Who is Dave Ramsey?' And Howard Dayton, and Randy Pope, and Scott Ridout, and Dr Joel C. Hunter? This exactly explains the contradiction and the challenge of the book – potentially influential in the US but overlooked and

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even seen as part of American Christian consumer culture elsewhere. But this is also the reason why I, as an African living in Europe, want to engage with the book. Yes, I believe the book has much to say not only to American churches (the target audience of the book) but also to the wider world.

The vision of the Global Generosity Network is a culture of global Christian generosity and wise stewardship in support of global mission. Just for this reason a book with the subtitle of ‘Creating a culture of giving in your church’ should become prescribed reading not only for American pastors but pastors across the globe. Or perhaps I should qualify that statement – I hope that by reading and reflecting on ‘Contagious Generosity’, Christian leaders in other parts of the world will write a similar kind of book for their contexts.

II. Message of Contagious Generosity

The book is divided into an introductory chapter (which is the first article in this special issue of *Evangelical Review of Theology*) and then three parts – Church Development, Leadership Development and Impact. The introductory chapter provides the framework for the whole book. It states clearly that generosity ‘is at its core a life-style, a lifestyle in which we share all that we have, are, and ever will become as a demonstration of God’s love and a response to God’s grace’.³ Generous churches therefore share what they have with one another and with peo-

ple in need. And generosity becomes contagious when it flows naturally from the heart of a church community. Others want to join in this life-style of sharing. The question is how it can be done.

The different chapters of the book give some direction on how generosity can become contagious in a church:

- Generosity should become a thread that runs through the organisation and mission of the entire church. In essence generosity should become part of the culture or DNA of the church. It should touch every aspect of ministry in a church. This is the fruit of God’s grace and a product of a transformed heart;
- For generosity to become contagious, church leaders should intentionally encourage generosity and develop and implement a strategy that will result in measurable results. For this to happen churches should think about appointing a generosity or stewardship pastor;⁴
- When church leaders live out gener-

⁴ The Church of England is a good example of a denomination that decided to encourage the development of stewardship departments and the appointment of stewardship officers. A National Stewardship Officer was appointed in 2005 while the different Church of England Dioceses have Stewardship Departments that provide resources and training. Local church stewardship officers or champions share information and approaches to enhance the effectiveness of stewardship in each church. See for example Parish Resources <www.parishresources.org.uk/>, the website of the Church of England’s National Stewardship Department that offers a wide range of resources to support all aspects of stewardship and giving in the local church.

³ Willard, *Contagious Generosity*, 18.

osity and give freely, others will follow. Generosity then becomes exciting and part of the church's natural response to the grace of God. That draws people to Christ;

- Pastors have a specific responsibility to lead their churches towards financial generosity;
- The Sunday worship services (weekend experience) are key opportunities to share generosity stories, teach giving, build trust, cast vision and build relationships with people;
- Asking people to become generous and give to ministry is a ministry in itself. However, the focus should not be on what the church wants from the giving but to help people accomplish their God-given dreams with the giving;
- Financially blessed people are among the most overlooked groups in a church. They should be disciplined and helped to deal with their wealth;
- Generosity progress should be measured to show the increased giving and determine what more could be done to encourage a culture of generosity in the church. Giving information and benchmark setting are therefore essential;
- Celebrate generosity to encourage generosity in others. Share generosity stories and thank people for their giving. 'Celebrate generosity at least as much as you celebrate attendance, baptism, and other special times in the life of the church';⁵
- Generous behaviour is the best validation of what Christians believe

and profess about God, faith, the Bible and eternity. Practising generosity has a magnetic power on non-believers in Christ. Generosity is the new evangelism;

- In conclusion, generosity is not a program or a one-time emphasis. It is much more a repositioning of leadership and direction to ensure a culture of generosity is being developed over a period of time. Cultivating a culture of giving in a church takes time!

III. Key themes

A number of key themes emerge throughout the book. Many of them are fresh and some of them had me really thinking. I want to mention a few.

1. Generosity is the new evangelism

The first time I became aware of this understanding of generosity was when I read Chris Willard's article, 'Generosity Becoming a Fundamental Spiritual Discipline for Churches'.⁶ I was intrigued by this concept and I am glad that he and Jim Sheppard unpack it further in *Contagious Generosity*. It becomes much clearer how they understand generosity as the new evangelism: 'The growing emphasis on sharing what we have and giving generously of our resources to others is quickly becoming one of the best evan-

⁵ Willard, *Contagious Generosity*, 164.

⁶ Chris Willard, *Generosity becoming a fundamental discipline in churches* <http://leadnet.org/resources/download/generosity_becoming_a_fundamental_spiritual_discipline_for_churches> accessed 31 January 2012.

gelistic efforts in America today'.⁷

I was therefore a bit disappointed when the authors explain the generosity mainly in monetary terms. A generosity weekend during which the income is given away as part of an outreach strategy⁸ is important. But if spontaneous acts of generosity 'demonstrate(s) the authentic spiritual growth of a believer' flowing 'from a heart changed by the grace of God',⁹ then that generosity should be expressed in much more than monetary terms.

Dennis Tongoi of Kenya emphasises that our giving should be to God, not to people or even ourselves.¹⁰ 'Our biggest sacrifice is therefore giving ourselves to God, then to others.'¹¹ Wealthy people often give their money rather than themselves.¹² Just think about parents who buy gifts for their children to compensate for their absence. But these gifts are often empty because people long for relationships instead of material 'things'. It is interesting that Tongoi then says that poor people 'are more likely to know how to give of themselves'.¹³

Though Willard and Sheppard highlight the fact that generosity can be expressed in many other ways than money and finances, it is this giving of ourselves that is the most important. This kind of generosity will attract

people to Christ and can therefore be the new evangelism that Willard and Sheppard encourage. And let us not forget that the greatest gift we can give to people is to tell them about Jesus so that they can put their trust in him. The last generosity act of the Stewardship 40 Acts campaign¹⁴ is therefore to tell somebody else about Jesus. As it says on the website, 'What could be more generous than helping someone along the way to salvation?'

Perhaps I am a bit sensitive, perhaps I have been too impacted by a long-term illness in our family. However, I am more and more convinced that financial giving to those in need is just one characteristic of a generous life—and it might not even be the most important! There was not one Christian in our town who visited us as a family or invited us to visit them during the family illness—not even to pray with us. I asked once in a church whether there are any Christians in our town because Jesus says, 'I was sick and you looked after me' (Mt. 25:36). If nobody visited us during this illness my conclusion from that passage is that there are no Christians! We did not need monetary generosity but we needed spiritual, social and emotional generosity. That seems to be much more difficult to share at least in our town than money.

Compare our experience with that of my sister and her family. They moved to a city in the US in the beginning of May 2012, actually just as I read *Contagious Generosity*. I was surprised to the point of shock when I heard how American Christians cared for them. Without

7 Willard, *Contagious Generosity*, 167.

8 Willard, *Contagious Generosity*, 171.

9 Willard, *Contagious Generosity*, 173.

10 Dennis Tongoi, *Mixing God with Money: Strategies for living in an uncertain economy* (Nairobi: Bezalel Investments, 2001).

11 See 2 Cor. 8:5.

12 Tongoi, *Mixing God with Money*, 85.

13 Tongoi, *Mixing God with Money*, 86.

14 < <http://www.40acts.org.uk> > accessed 25 July 2012.

having met anybody in the specific city before their arrival, the Christians in the city organised accommodation for them, invited them for meals, offered to look after their children and distributed my brother in law's CV to potential employers. Somebody even bought a vehicle for them on his account that they are paying off. This is what Jesus said, 'I was a stranger and you invited me in' (Mt. 25:35).

This kind of generosity is indeed a tremendous witness, a very powerful way to attract people to Christ and an opportunity for them to follow him as well. A life that is characterised by generosity can be 'the most compelling, effective evangelism strategy we have as followers of Christ'.¹⁵ But it should be more than monetary generosity! I just wish the Christians in our town in England would understand that as well...

2. Cultivating a culture of contagious generosity

The intentional cultivating of a culture in a church is a key theme throughout *Contagious Generosity*. A church should be clear about what it believes on the topic of giving and stewardship. It should be taught and preached so that it becomes part of how the church operates and its members live. Such a culture will shape generous hearts and lead people to a life-style of Biblical generosity.

Culture is shaped by intentional, systematic processes. A culture of generosity should be developed in all aspects of church life. This is being done

through a clear generosity strategy that informs church members about generosity, helps them to apply that information through a call to action that will then become visible in generous acts such as giving money away to those in need.

I totally support what Willard and Sheppard are saying. However, I am concerned that they might be misunderstood when they say culture trumps vision when cultivating a culture of generosity in a church.¹⁶ Vision should be an essential part of cultivating or creating such a culture as Brian Kluth¹⁷ suggests:¹⁸

- Instructing through Scriptures – generosity and financial teaching should be about the Bible;
- Influencing with resources such as videos and written material that teach people biblical truth about finances and generosity;
- Involving with systems to collect offerings;
- Inspiring with stories that show how God has used generosity in the past;
- Igniting with vision to show what God can do through our generosity.

I added a sixth element – soaking in prayer. We need to ask God to understand his heart for the spiritually lost

¹⁶ Willard, *Contagious Generosity*, 33.

¹⁷ Brian Kluth, 'How to Create a Generosity Culture in Your Church: 5 Things You Need to Do'.

¹⁸ Patrick Johnson mentions seven attributes of a generous church that are fairly similar to Brian Kluth's outline. See Patrick Johnson, Seven Attributes of a Generous Church <www.generouschurch.com>.

¹⁵ Willard, *Contagious Generosity*, 175.

and those who have other needs. Then we will find it easier to give.

I also think that there is potentially an important point not mentioned – that of linking mission awareness and generosity in a church especially as expressed in financial giving. Having written an article on mission giving in the local church,¹⁹ it is clear that we need a more integrated approach towards biblical generosity and stewardship, church life, mission awareness, mission education and mission giving. Unless something drastic is being done mission giving in churches will not increase.

My concern is that much of that money will be spent on the church itself and even be given to those who are not the most needy (spiritually and physically). I have real questions of some of the giving examples mentioned in *Contagious Generosity*. Such ‘unwise’ and often uninformed giving has the potential to discourage and even destroy a generosity culture in a church. I have personal experience of horror stories to illustrate this danger but will leave that for another time.

I will therefore argue that we need a more balanced approach in cultivating and sustaining a contagious generosity culture in a church, an approach through which the church understands itself as mission orientated by nature just as much as it is generous by nature. Where mission awareness, mission education and generous giving become part of the same process, the

church will better understand where to give to and generosity will become really exciting as people see how God uses their giving to take the gospel where it has not yet been heard.

3. Generosity as fundamental to spiritual formation

Just think what can happen if generosity is included in the discipleship plan of every church! The primary goal ‘when creating a generous culture in your church is not financial gain or expansion of your budget. In fact, the real goal has very little to do with money. The real goal is spiritual formation.’²⁰ I wish all pastors would read this quote! That would definitely transform churches and indeed global Christianity when lived out.

We need to understand the Bible from the perspective of a generous God who made the world for the enjoyment and stewarding of people whom he made in his image. And when they rejected them he generously gave himself so that his people can have life to the full. The result can only be that as we received freely from our generous God we give freely as well. As the Global Generosity Network Generosity Declaration says,

I, therefore, commit myself to foster a culture of Biblical generosity and stewardship that will transform individuals and communities as I recognise that generosity is manifested in giving funds, resources, time, talents, gifts, prayer and my very presence and practice holistic stewardship, generous living, and

¹⁹ Sas Conradie, ‘Mission giving in the local church’, unpublished article prepared for the World Evangelical Alliance Mission Commission.

²⁰ Willard, *Contagious Generosity*, 41.

gracious financial giving.²¹

The Cape Town Commitment also links generosity to whole-life discipleship when it says:

Biblical mission demands that those who claim Christ's name should be like him, by taking up their cross, denying themselves, and following him in the paths of humility, love, integrity, generosity, and servanthood. To fail in discipleship and disciple-making, is to fail at the most basic level of our mission.²²

I pray that every church, every theological institution and every ministry will take this challenge of Chris Willard and Jim Sheppard seriously and make generosity a key building block of spiritual formation.

4. Embracing the ministry of asking

Rob Martin, Lausanne Senior Associate for Resource Mobilization says,

Fundraising is the act of recruiting and nurturing your resource partners. Simple. Straight forward—yet fundraising is one of the most convoluted and dangerous functions a leader of a mission will ever face.²³

But Rob always emphasises that fundraising (or the asking for dona-

tions) is a ministry. I love the way Willard and Sheppard state it – Christian leaders, and pastors in particular, need to embrace the ministry of asking! Calling members of the body of Christ to invest their financial resources in the kingdom is as important as calling Christians to exercise their spiritual gifts in ministry.²⁴ These are strong words but seen from the perspective that the use of financial resources should be part of discipleship, they make sense. Asking people for money also enables them to live out their calling and achieve their kingdom vision.

Paul was not afraid to bring the needs of, for example, the Jerusalem church to the attention of other churches. But asking means relationship building or, as William Dillon calls it, 'people raising'.²⁵ The ministry of asking is therefore much more than asking for money. If Christian leaders see it from this perspective they might also embrace this ministry.

One of the reasons why Christian leaders are so reluctant to embrace the ministry of asking is that money is still seen as in essence worldly or even evil. It is much more spiritual to trust God and wait for his provision. Hudson Taylor who prayed, trusted and God provided becomes the ideal. But we forget that people like Hudson Taylor also mentioned needs through prayer requests.

While struggling one day to send a project proposal to possible donors, I

²¹ *Global Generosity Network Declaration* <<http://generositymovement.org/network/>>

²² *The Cape Town Commitment: African Edition* (Parow: AcadSA Publishing, 2012), 53.

²³ Rob Martin, *From A Wallet In The Purse of the Bride To Nickels For Beggars: The Divide That Binds Us*, <http://conversation.lausanne.org/en/resources/detail/12497#article_page_1>.

²⁴ Willard, *Contagious Generosity*, 107.

²⁵ William P. Dillon, *People Raising: A practical guide to raising support* (Chicago, Illinois, USA: Moody Publishers, 2012).

suddenly realised that Romans 10:14, ‘And how can they hear without someone preaching to them? And how can they preach unless they are sent?’, can apply to telling people about needs as well. How can potential givers hear and give without somebody mentioning needs and asking for support? That was liberation in my life. But the asking has to go along with the right motives (see James 4:2-3). How often pastors ask for themselves and for churches to show off new buildings instead of asking for funding that will transform the lives of people?

I therefore believe that pastors can embrace the ministry of asking only if it is not about themselves but for the sake of the kingdom of God. If we realise that asking is kingdom work, it might become easier!

IV. Conclusion

I agree with Greg Surratt that *Contagious Generosity* could change the way a church views money, giving, and the power of radical generosity. Just think what could happen if a culture of giving could be created intentionally in every church in the world and generosity could become part of the DNA of every denomination and local church! That will be really transformational!

That is why I hope that this book will be taken seriously not only by American churches but by churches across the globe. Themes such as a culture of generosity and giving, contagious generosity, generosity as the new evangelism, generosity as fundamental to spiritual formation and the ministry of asking have the potential to influence the way we understand what

Christian life and ministry is about.

However, it is important to engage with these themes because there is a danger that they could be misunderstood. After I read and reread the book and thought and rethought about it, there remained this lingering concern that the book might be seen by some readers as an example of the over-emphasis on money in American church culture. Some might even argue that this shows how materialism has crept into the church. However, *Contagious Generosity* actually argues for the opposite – by cultivating contagious generosity churches can help Christians be salt and light in a world where money and possessions are important. We need a more in-depth conversation on how this could be done.

Perhaps *Contagious Generosity* should be read together with *The Church as Window to the Kingdom*,²⁶ another book that engages with a church's culture and worldview. However, this is written from an African perspective. And when I read in this book that ‘Generosity can be a stumbling block to the ministry of the Church’²⁷ because it creates a culture of dependency and from the ‘destructive worldview that the two thirds world is poor and unable to do anything’ I realise that the conversation on contagious generosity in different contexts and between different contexts has only started or perhaps not yet started...

²⁶ Dennis Tongoi (ed.), *The Church as Window to the Kingdom: The transforming story* (Nairobi: CMS Africa, 2009).

²⁷ *The Church as Window*, 47.