

SOUTH PACIFIC DIVISION STEWARDSHIP MINISTRIES

# AU/NZ OFFERING SURVEY 2023

RESULTS & ANALYSIS



Seventh-day  
Adventist Church™

*South Pacific*

**GOD FIRST**  
ADVENTIST STEWARDSHIP MINISTRIES

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## RESEARCH METHODOLOGY

This study is a collation of data collected via an anonymous online survey created by the South Pacific Division Stewardship Department. The survey was open from March 23rd to July 2nd, 2023 and yielded 2,152 responses, of which 1,977 were fully completed. The survey was promoted through print, social media and direct email to users of the Church's eGiving system.

## SURVEY TEAM

**Julian Archer** - Survey Management (SPD Stewardship Director)

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# THANK YOU

Someone once said, “When you realise you are blessed, build a longer table, not a taller fence.”

Everybody loves a banquet feast at a long table with family and friends. By God’s grace, every year across the South Pacific Division, tens of thousands of precious people are deciding to join us at the ‘banquet table’ of the Seventh-day Adventist Church.

I want to thank you, every church member, for your faithfulness in giving your time, talents, finances and so much more. It is inspiring to see you inviting, welcoming and feeding such a precious multitude at the ‘longer tables’ of your local churches.

Thank you for recognising God’s blessings in your life by systematically returning a prayerfully-decided, faithful portion of all your income through your local church.

And thank you also for creating an environment where your tithes and offerings are being used in frontline mission to win souls for the kingdom.

Australia and New Zealand are situated in the South Pacific Division, which is regarded as one of the most generous divisions in the world church. Your responses to the 2023 AU/NZ Offering Survey are a great help, not only to our region, but also to other parts of the SPD and even the wider church, as we all seek to be more faithful and transparent with the promotion, collection and investment of offerings.

The Apostle Paul summarised God’s offerings system beautifully when he wrote, “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Corinthians 9:7-8).

Overwhelmingly, your survey responses gave testimony to God’s faithfulness. It was so encouraging to see your insights into the importance of supporting overseas, frontline mission work. As I read, I was reminded of this statement:

“To show a liberal, self-denying spirit for the

success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off” (Ellen G. White, *Gospel Workers* p. 465).

I was also encouraged by your challenges to the church leadership about reporting and transparency, and the need to ensure that our communications around offerings are not about compulsion or guilt, but around freewill giving that springs from a deep sense of gratefulness and a love for God.

As you will see on page 4, we still have a long way to go to revive the sacrificial spirit of giving to world mission offerings that existed a century ago, but, by God’s grace, we can each seek out His will and respond to His promptings.

Jesus invites us to accept His invitation to ‘upscale’ our investments. He offers to take our goods that we like to store down here where moths, rust and thieves damage them, and lift them up to a heavenly, eternal purpose, where they are invested in sharing the beautiful gospel with people who are crying out for light and hope.

Reading through the almost two thousand survey responses, especially the hundreds of written messages where you shared your heartfelt thankfulness to God for His faithfulness, along with your practical advice on how we can improve the offerings systems, was a great blessing. Thank you.

We have already started making changes and are working on putting your highest priority suggestions in place. We will move forward carefully and prayerfully to ensure God’s leading.

Let’s all keep ‘extending our tables’. The marriage supper of the Lamb, God’s great banquet feast, is coming soon. What a day of rejoicing that will be!

**Julian Archer**  
Stewardship Director  
South Pacific Division of the  
Seventh-day Adventist Church



# SURVEY'S PURPOSE AND BACKGROUND

The South Pacific Division (SPD) Stewardship department created the 2023 AU/NZ Offerings Survey to gain a better understanding of church attendees' habits, attitudes and motivations when worshipping God through the giving of offerings. A key aim is to glean insights that will help to revive mission

offerings across Australia and New Zealand. More than 2,000 people completed the survey between July and August 2023, delivering 1,977 usable responses. These have been analysed both quantitatively and qualitatively for key themes & practical applications, which will be discussed in this report.

## REVERSING A TREND

In 1930, for every \$10 that North American Adventists returned in tithe they gave an additional \$6.45 (64.5% of tithe) to mission offerings. By 2008, that number had dropped to just 36 cents (3.6% of tithe), almost 18 times less than in the 1930's.

The data for Australia and New Zealand is only slightly better with mission offerings in 2021 equating to 4.8% of tithe.\*

In addition, there has been a growing trend towards giving to local church budget/projects, and humanitarian causes rather than overseas mission.

At its core, the purpose of this survey is to understand church attendees' giving habits, methods and motivations in order to reverse this almost 100-year decline in World Mission offerings as a percentage of tithe.

Seventh-day Adventists still believe that we have been raised up to take the everlasting

gospel to every corner of the earth. We still have a love for frontline mission and want to support it. This survey sought to find the keys to 'Unlock Millions for Mission'.

## Trends in giving to mission offerings as a percentage of tithe



North America Seventh-day Adventist Church, per capita giving, adjusted for inflation. Source: adventistarchives.org

\* Annual Statistical Report (2021 Data), Office of Archives, Statistics & Research, General Conference of Seventh-day Adventists.

In the 2022 General Conference Session Treasurer's Report, Paul Douglas explained that the Bible, Spirit of Prophecy and history all testify that, "The more we support mission outside of our local area, the more prosperous will be our mission inside our local area."

At the end of his World Church Finance Report, Douglas remarked, "Certainly my friends, there needs to be a revival in giving towards world mission and a renewal of commitment

towards being part of supporting our mission to take the saving gospel of Jesus Christ to places both near and far."

**Paul Douglas**  
Treasurer of the General  
Conference of Seventh-day  
Adventists Church



# EXECUTIVE SUMMARY

We can praise God that the vast majority of survey respondents are faithful in returning tithe and giving offerings, and most importantly, they are motivated to give by their love for God and gratitude for His blessings.

Nevertheless, your survey responses also highlighted some key themes, insights and areas for improvement with the current offerings systems. The key survey findings are below:

## ACTION POINTS

### God is faithful

Encouragingly, 76.1% of respondents said that they see evidence of God's blessings when they faithfully return tithe and offerings, while 12% were unsure and only 1.3% said "No" (Q 27-28). The percentage of "Yes" responses increased steadily with age, confirming a main theme from the qualitative responses: that God's blessings are often seen in hindsight.

1. Encourage more personal testimonies of God's faithfulness in Sabbath School and church programs.

### Cashless children

Positively, 66.8% of parents with children encourage them 'Always' or 'Most weeks' to give offerings at Sabbath School and/or church (Q 12). Nevertheless, many parents commented that becoming a cashless society is making this increasingly difficult. Without cash, many parents struggle to teach their children about tithe and offerings through their own personal example (as they use eGiving and not the offering bag), or by enabling children to give, as children do not have access to debit cards or online transactions.

1. Encourage parents to be more strategic in ensuring cash is kept at home for children's offerings, and to invite children to watch them doing their eGiving.
2. Communicate with eGiving developers and stakeholders to seriously consider creating a family-focused, child-friendly, electronic giving system.

### Transparency and reporting

A number of written responses highlighted that poor communication and reporting about the use of offerings by church administration had led them to be less inclined to give to causes operated by higher levels of the Church. Good communication is two-fold: information and connection. Respondents indicated that the latter needs to improve—through the use of new and/or more relevant communication channels—to reach local church treasurers, pastors and laypeople.

1. Increase effective and accessible reporting on the use and impact of offerings by opening new communication channels.

## ACTION POINTS

### Local versus global offerings

Finding a balance between funding local and global mission is challenging (Q 24). Some respondents blamed a lack of transparency for a decrease in global mission offerings; others believed that more effective ministry was being done at the local church level; and yet others gave primarily to global mission offerings because they saw greater kingdom impacts there.

1. Create materials that emphasise how local churches can prosper when attendees give to overseas mission, whilst improving communication about the impacts of both local and overseas mission.

### Mission Refocus

The data (Q 24) shows that as respondent age increases, so does the tendency to give to Overseas Mission and 13th Sabbath offerings for mission. This correlation between age and 'likelihood to give' is significant and reveals a real opportunity to have a 'mission refocus', especially through engaging younger age groups.

1. Create communications targeted at younger demographics that emphasise the unique characteristics and benefits of giving to Overseas Mission and 13th Sabbath offerings.

### Communication of offerings

A significant number of written responses reported that even when their church prioritised the highlighting of mission offerings, clear information about offerings can be difficult to find.

To see current stewardship resources, please visit: [stewardship.adventistchurch.com](http://stewardship.adventistchurch.com)

1. Encourage Division, Unions & Conferences to better position and promote existing offering resources such as offering calendars, promotional videos, bulletin announcements and social media posts.
2. Consider sending emails (~ 1 per month) to eGiving users to announce special offerings and provide a web link to the promotional resources for their churches.

### Systematic, pre-planned and scheduled giving

Although respondents believed that offerings should be given more intentionally than responsively (Q 29), only 36.7% of respondents had ever heard of the practice of 'systematic benevolence' (Q 31). In turn, only 24.1% of respondents actually practiced it (Q 32). A key way of increasing support of mission through offerings would be a broader use of 'Scheduled Giving' on eGiving so that people can continue to give even when not attending their local church (Q 11, 19).

1. Promote the Biblical principles of systematic and pre-planned offerings.
2. Explain the key benefits of 'Scheduled Giving' via eGiving:
  - Tithe and offerings on time, every time
  - A simple solution to faithfulness in a busy, almost cashless world

## ACTION POINTS

### Sabbath School and mission offerings

While most respondents reported that offerings are usually announced during church services (87.3%), this same emphasis isn't happening during Sabbath School (58.9%) (Q 13-14). Most world mission offerings are promoted and collected during Sabbath School, but some churches are moving away from having Sabbath School preliminaries where mission stories are told and mission offerings are announced. This is compounded by the fact that respondents are more likely to attend church regularly (monthly or 2-3 times per month) (92.4%) versus Sabbath School (76.3%) (Q 4-5).

1. Encourage more detailed and accurate announcing of offerings and collection during both Sabbath School and church services.
2. Encourage the use of automated, scheduled giving to mission offerings, as provided by the eGiving website and app.

### eGiving and offering bags

The data reveals that people are mostly content with the eGiving website and app (Q 21-22) and use it regularly (Q 16). However, in written responses, a significant number of people find it difficult to navigate the eGiving system. They encouraged a greater investment in this system to make it more intuitive and user-friendly. In addition, 56.2% of respondents use offering bags (Q 15) and many written responses supported their use, especially as a way to teach children by example and involvement that they can worship God through giving.

1. Encourage eGiving developers and stakeholders to maintain their focus on continuous improvement of the system, especially in areas of intuitive design and user-friendliness.
2. Encourage local churches to continue, or return to, the use of offering bags to allow worship through giving by the whole congregation.

Just as the design and planning of this survey was immersed in prayer, these actions—based on survey feedback—will continue to be lifted before God as they are implemented.

Many challenges and opportunities have been identified and working through each of them, under God's guidance, will lead to a Spirit-led 'Mission Refocus' through faithful stewardship.



# RESULTS OVERVIEW

The 2023 AU/NZ Offerings Survey returned 1,977 responses, which were categorised into four main groups: demographic information (Q 1-6), giving habits (Q 7-14), giving methods (Q 15-23) and giving attitudes (Q 24-33).

These categories will be analysed as chapters in this report, each with major themes gleaned from the data. Overall, we praise God that the survey responses reflected an attitude of faithfulness and generosity among Adventist church attendees in Australia and New Zealand.

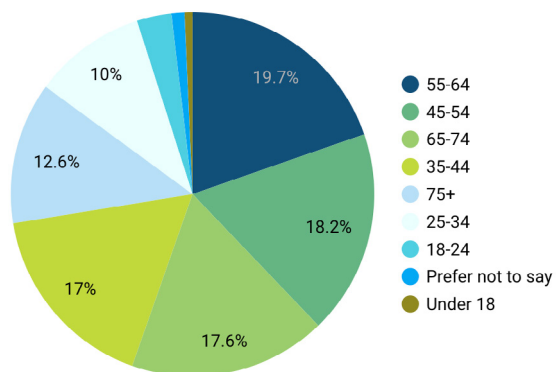
## DEMOGRAPHIC INFORMATION (Q 1-6)

Note: all pie-chart results are reported in order from highest to lowest percentage.

### QUESTION 1

#### What's your age?

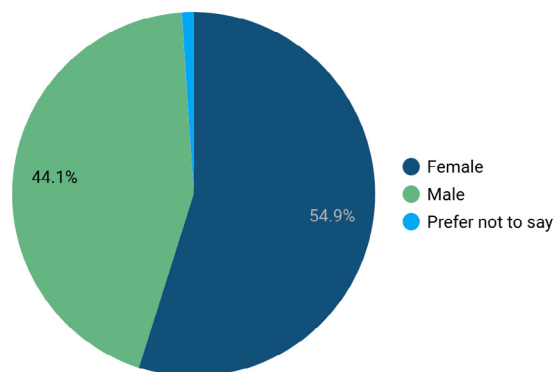
The majority of respondents were fairly equally split between 35 and 74, the 75+ group were well represented, but representation was lower in the younger age groups.



### QUESTION 2

#### What's your gender?

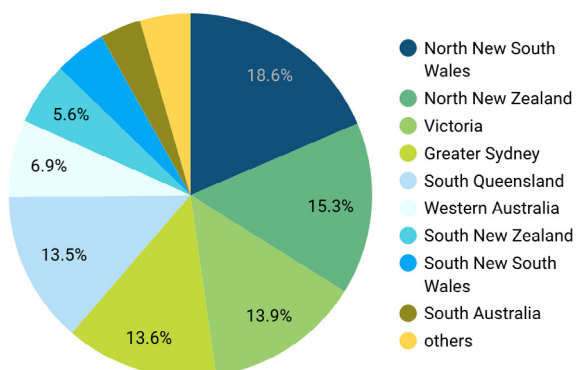
This report slightly favoured females, but this proportion is representative of global Adventist gender statistics (2020).<sup>1</sup>



### QUESTION 3

#### What's your local Conference?

The proportion of responses from each Conference is roughly proportionate to membership statistics.<sup>2</sup>

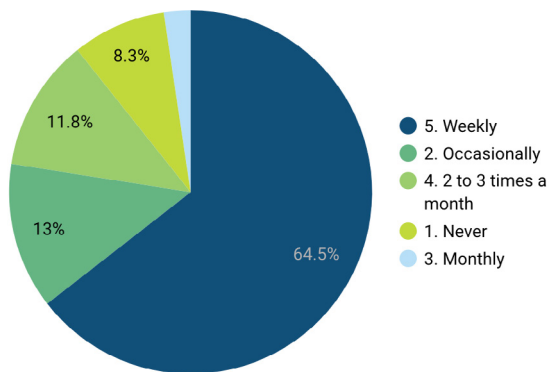




### QUESTION 4

How often do you attend church?

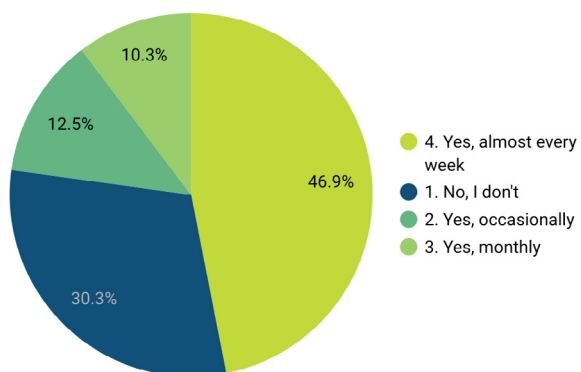
Most respondents were regular church-goers, with 78.7% attending at least once a month.



### QUESTION 5

How often do you attend Sabbath School?

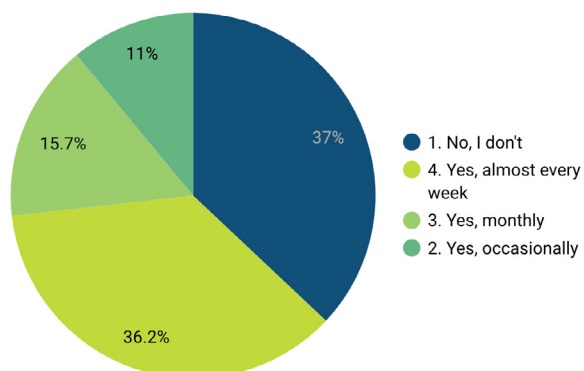
Most respondents were regular Sabbath School attendees, with 57.2% attending at least once a month.



### QUESTION 6

Do you serve in a church ministry or as a leader in your local church?

Most respondents served in leadership or a church ministry in some capacity (69.6%).



The discrepancy between church versus Sabbath School attendance is noticeable from the data, with respondents being more likely to regularly attend church than Sabbath School. A comparison of Q4 and Q5 (attendance) against Q7 (tithe) and Q9 (offerings) revealed that respondents who

attended church or Sabbath School weekly were significantly more likely to return a full 10% tithe, and give >5% of their income to offerings. This may be because those who attend church hear reminders to give during the service, among other factors. This will be explored in more depth on page 12.

# GIVING HABITS

Overall, the data shows that while a majority of respondents are faithful in returning tithe and giving offerings, there is limited intentionality and/or review around offerings.

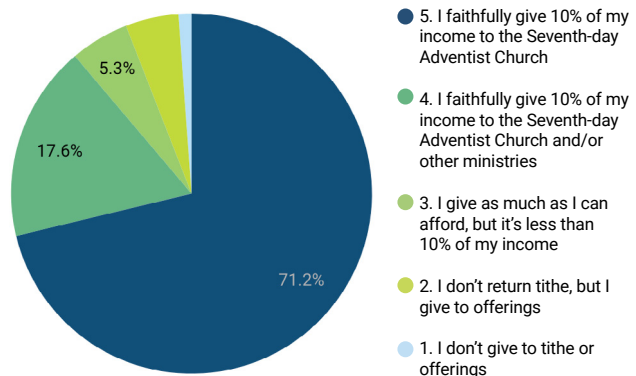
This could be remedied by encouraging church attendees to embrace the practice of systematic benevolence, a theme explored further from page 20 onwards.

## GIVING HABITS (Q 7-10)

### QUESTION 7

How would you describe the way you return tithe?

The majority of respondents reported returning 10% of their income to tithe.

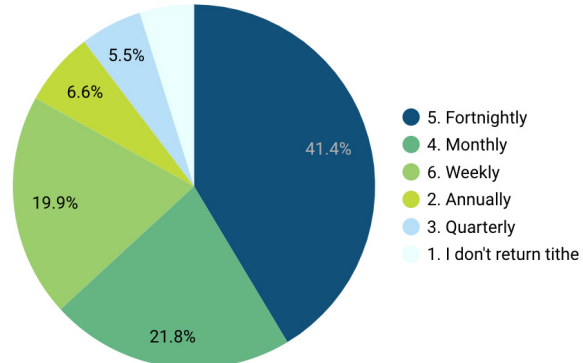


### QUESTION 8

How often do you calculate and return tithe?

It appears that most respondents calculate and return their tithe according to their pay schedules.

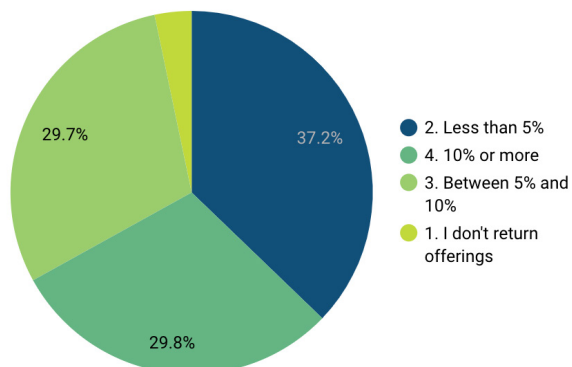
In hindsight, an option like "whenever I remember to" or "unplanned and random" would have been good to include here.



### QUESTION 9

What percentage of your income do you currently put aside for offerings?

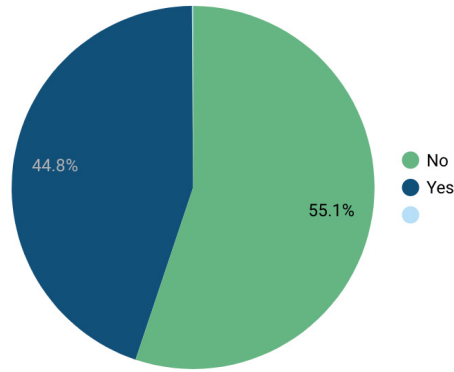
Unlike tithe, this amount was somewhat evenly spread, with fairly similar numbers giving 10%, 5-10% and <5% of their income to offerings, with the latter being the most common.



## QUESTION 10

Do you review the amount of offerings you give on an annual basis?

The majority of respondents did not review their offering giving annually, however whether they review at a different time interval is unclear.



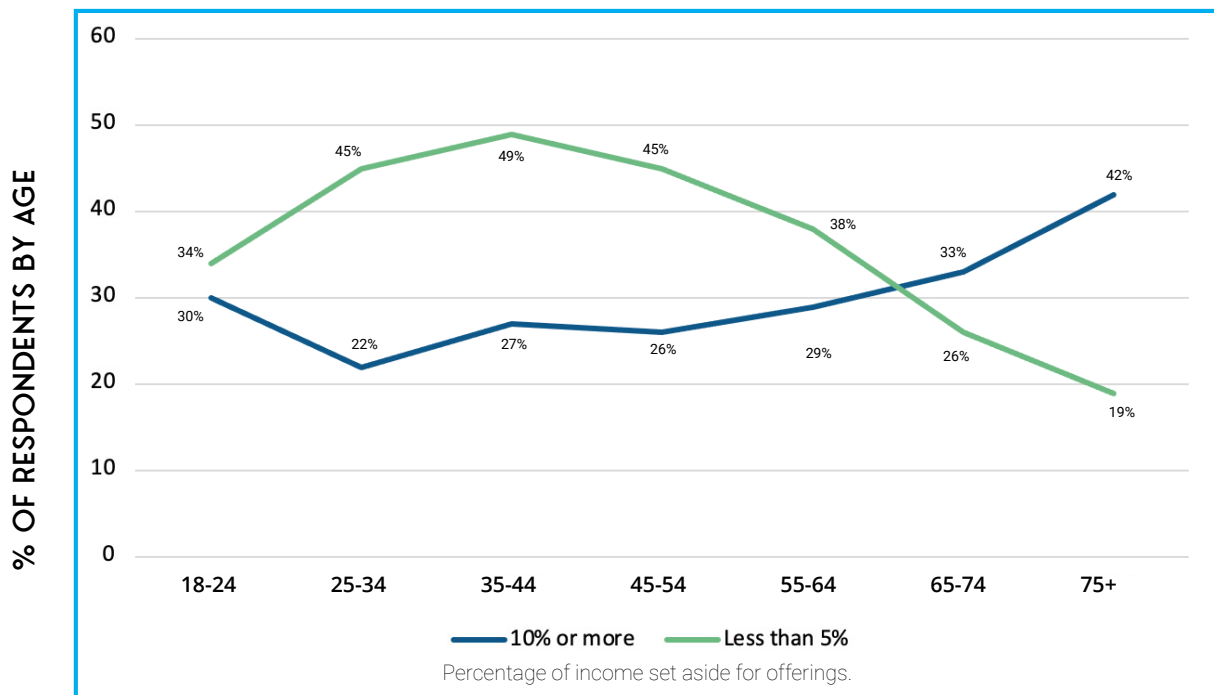
The data shows that a significant majority (88.8%) of respondents across Australia and New Zealand faithfully return a 10% tithe to the Adventist church (71.2%) and the Adventist Church and/or other ministries (17.6%).\*

In the area of offerings, an encouraging 59.5% reported giving 5% or more of their income.\* Only 44.8% of respondents said they reviewed their offering amount on an annual basis, which may reflect a lack of systems or intentionality in giving offerings when compared to tithe.

There was a clear relationship between age (Q1) and the percentage of income set aside for offerings (Q9), with older generations more likely to give larger percentages. While

42% of age 75+ respondents gave 10% or more to offerings, this decreased with each generation, except for the 18-24 age group. This trend was mirrored in the opposite direction by those who give less than 5% to offerings, with only 19% of 75+ respondents in this category, compared to 49% of 35-44 year olds. Again, the 18-24 age group broke this trend, which is excellent, and may also be due to having lower living costs such as children and mortgages.

\* These responses are very encouraging, and are also significantly more positive than previous giving surveys and even current church financial reports. As such, it should be kept in mind that the data may not necessarily reflect broader church attendance statistics. This may be because the main cohort who would chose to complete an offerings survey might be people who are already invested in faithful stewardship.

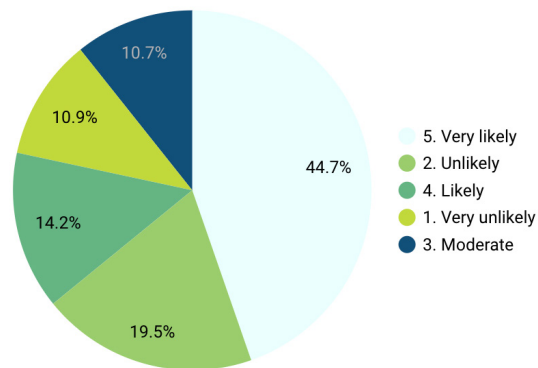


## GIVING HABITS (Q 11-14)

### QUESTION 11

If you aren't at church when the offering is being collected, how likely are you to give an offering that week?

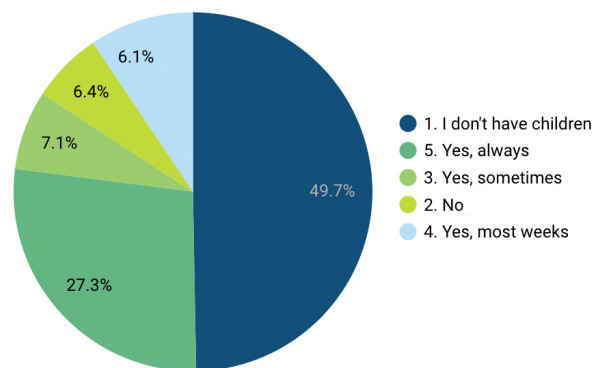
Positively, 58.9% of respondents reported being likely or very likely to return offerings each Sabbath even if they aren't at church.



### QUESTION 12

If you have children, do you encourage them to give offerings at Sabbath School and/or church?

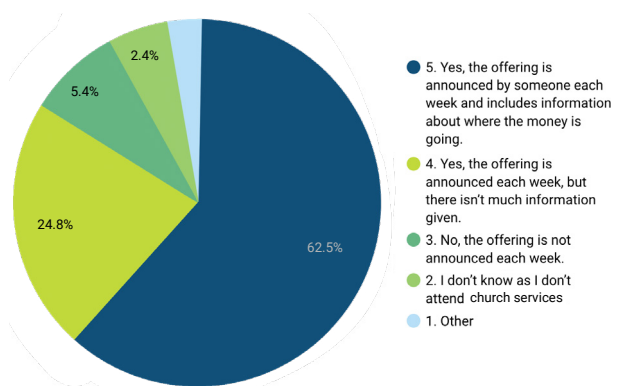
It is excellent to see that parents are mostly very intentional about teaching their children about giving. Unfortunately, the cashless society is making this very difficult for parents.



### QUESTION 13

Does your local church highlight the offering as an important part of the church service?

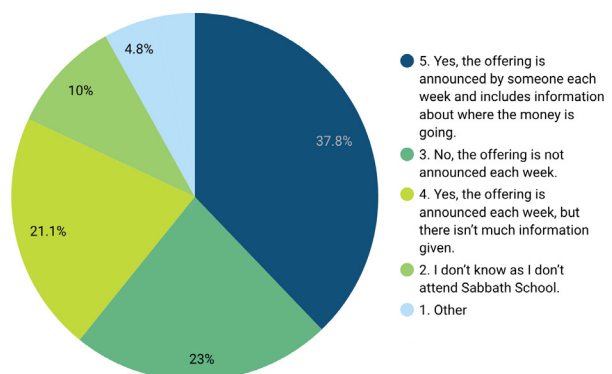
87.3% of churches highlight the offering in some capacity each week during their main church service.



### QUESTION 14

Does your local church highlight the offering as an important part of the Sabbath School program?

58.9% of churches highlight the offering during Sabbath School, which is significantly less than those which promote the offering during church.



While most respondents reported that offerings are usually announced during church services (87.3%), this same level of announcements doesn't happen during Sabbath School (58.9%).

Most world mission offerings are promoted and collected during Sabbath School, but some churches are moving away from having Sabbath School preliminaries where mission stories are told and mission offerings are

announced, so this presents a significant problem for growth in this area. This is compounded by the fact that respondents are more likely to attend church at least once a month (78.7%) versus Sabbath School (57.2%) (Q4-5).

**Encouraging automated, Scheduled Giving, as provided by the eGiving website and app, is an effective tool for improving pre-planned giving to Sabbath School mission offerings.**

## KEY THEMES

The most common written responses (qualitative data) on the topic of giving habits were centred around Sabbath School & church attendance, as well as communication of offerings. All responses were provided anonymously.

### Sabbath School

As highlighted above, regular (at least once a month) Sabbath School attendance is almost 16% less than church attendance (Q4 & 5). Many respondents highlighted the changing format of Sabbath School and how mission offerings are no longer prioritised.

As a mission-minded, global church, that is focused on taking the everlasting gospel to every tribe, nation, tongue and people, we need to give much prayerful focus to this challenge.



“As Sabbath School becomes less important to many, so does the mission offering. Many churches no longer mention it. Some collect it in classes, but don't explain what it's for.”

“Since COVID it seems to me that quite a few churches have restructured their programs, especially Sabbath School. This often means that time for mission offerings is reduced, redirected to the 13th Sabbath projects, or even dropped [altogether]. Since COVID, I invariably have no idea of the countries or 13th Sabbath projects. If I feel this way, how many others feel the same and what is the impact on the mission offerings?”

“My church doesn't have a Sabbath School service; we go straight into the lesson and spend the whole hour studying the Bible lesson.”

“Our church does not have a combined Sabbath School, only breakout small groups for SS time, no offering is taken up in SS at all and we are a really big church. Our church family knows nothing about foreign or international mission efforts.”

### Communications

Closely related to Sabbath School attendance and structure is the problem of communication. Respondents reported that even if their church prioritised highlighting mission offerings, clear information can be difficult to find.



“I think most folk in our church don't understand the way Sabbath School offerings work. There are about three or more offerings for SS in eGiving?”

“I do have difficulty understanding the different Sabbath school offerings...”

“My church gives time for mission spotlight (many don't these days), but the church places more emphasis on local church offerings and often doesn't mention what the conference offering is for. I feel that all these different offerings need explaining now and then for younger people and new members. If people don't know how their money is being used,

they will not feel motivated to give generously and regularly.”

“I feel the most unclear part of our offering system is the Sabbath School offering. We hear a lot about where it goes on the thirteenth Sabbath, but for the rest of the weeks we receive almost no communication about it. I’ve had conversations with pastors and even a division accountant and they couldn’t really say where it goes. From my difficult research it seems that it goes to good things and I support it. But I wish we had more communication about it.”

“I don’t see much communication—poster, print or video—regarding non-local offerings in church time. It may be provided but isn’t presented. Church pastors need to pressure their local leaders to be less casual and more promotional about the week by week offering.”

“I am the communications person in my local church. I have to go and search for offering advertising to use in our bulletin/social media, and sometimes some of the material is not even suitable or readily set up for use in social media; I need to modify it. I wish there was a change in this, and also to have the material available and ready for us to use well ahead of time. Currently I am also running a series of “Where do my offerings go?” segment in our church bulletin, but it is has been so difficult to find clear and comprehensive information that is up to date.”

**From these comments, and many others like them, it is clear that the SPD, Unions & Conferences need to better promote the many print and online resources such as offering calendars, promotional videos, bulletin announcements and social media resources that are created for each offering.**



Learn more about Sabbath School offerings via the QR code, or visit [stewardship.adventistchurch.com/sabbath-school-offerings](http://stewardship.adventistchurch.com/sabbath-school-offerings)



# GIVING MOTIVATIONS & ATTITUDES

Questions 24-33 of the 2023 AU/NZ Offerings Survey focused on giving motivations and attitudes, with respondents first being asked about any blessings and/or barriers they have experienced in giving offerings (Q 24-28), before being asked specific questions on

systematic benevolence (Q 29-33). These will be analysed in turn. To help with the logical flow of concepts and main themes, section two of the survey (Q 15-23: Giving Methods) will be analysed in Part Five of this report.

## BLESSINGS & BARRIERS (Q 24-28)

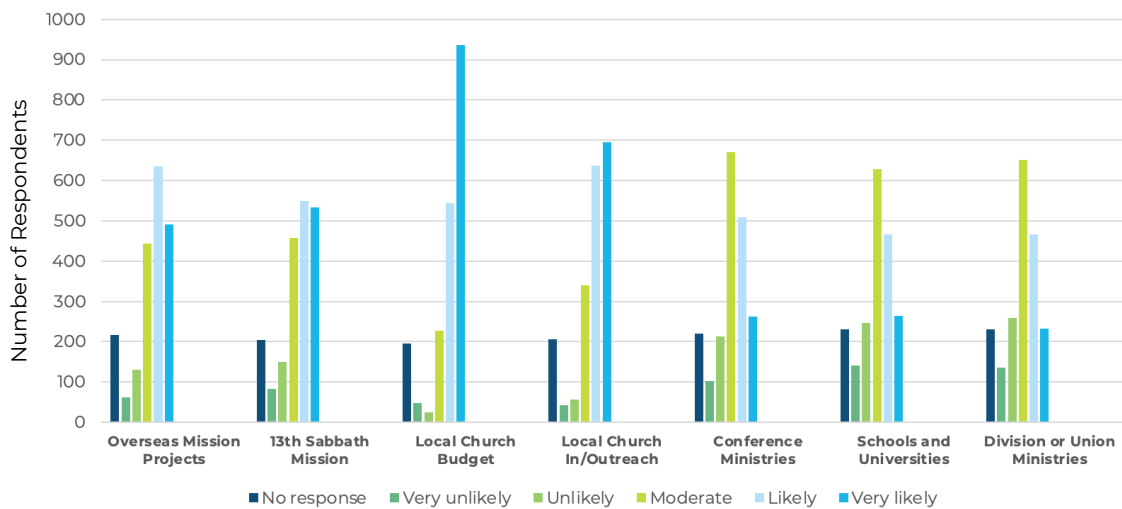
### QUESTION 24

Please rate how likely you are to give offerings to each of the following:

The data shows that the majority of respondents, regardless of age, are most likely to give offerings to their local church budget or local church in/outreach. This result may be affected by the fact that in any year there are far more offerings collected for those

local causes than for the other causes, but it should also be noted that in the qualitative feedback a significant number of respondents also stated that they prefer to give towards local rather than global causes.

### POPULARITY OF GIVING CAUSES



As shown in the graph on the next page, the data reveals that as age increases, so does the tendency to give to Overseas Mission and 13th Sabbath offerings.

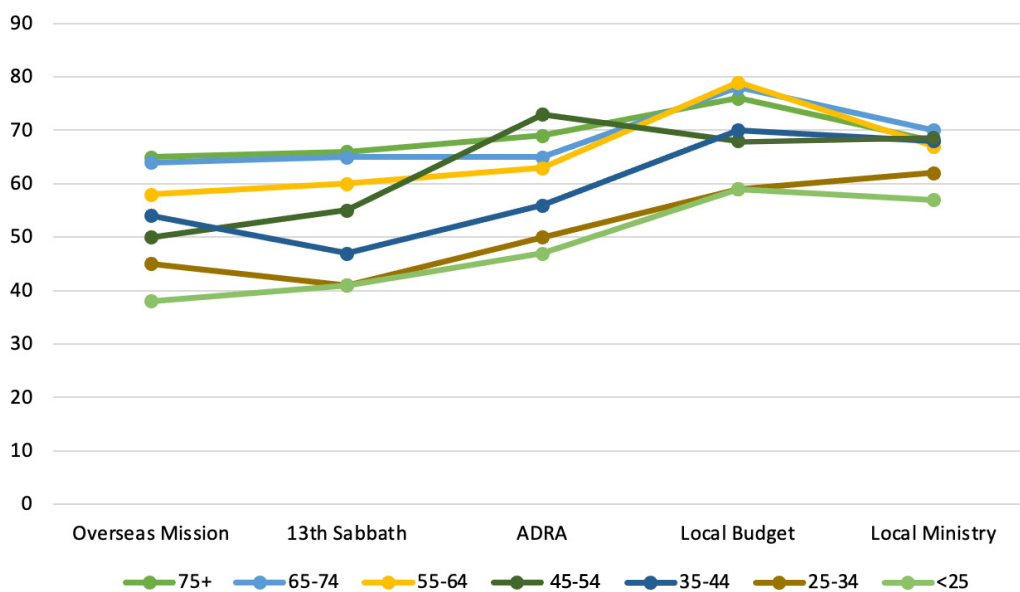
Around 65% of the 65 and older age groups reported being likely to give to Overseas Mission and 13th Sabbath offerings, whereas only around 40% of <25s reported the same.

This age-related giving pattern is significant and suggests a real opportunity to have a 'mission refocus', especially through engaging younger age groups.

It should also be noted that 45-54

year-olds, and those under 35, are significantly more likely to give to ADRA than to Overseas Mission or 13th Sabbath, suggesting that younger generations may be choosing to give to overseas projects via that avenue, instead.

### GIVING CAUSES BY AGE



The number of respondents "likely" or "very likely" to give to each cause was combined & calculated as a percentage within each age group, and then compared between age groups.

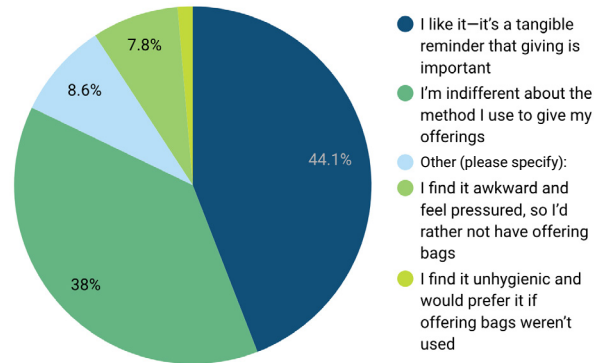




## QUESTION 25

### How would you describe your attitude to putting money into offering bags?

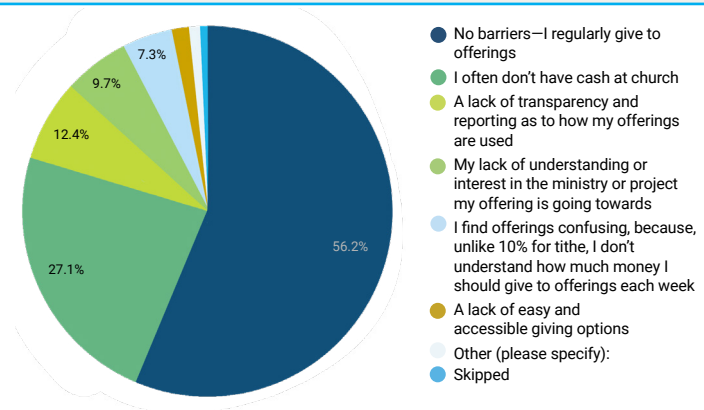
82.1% of respondents either like offering bags, or are indifferent to the method they use to give offerings.



## QUESTION 26

### What are your biggest barriers to giving offerings?

The majority of respondents reported having no barriers to giving offerings, however the biggest barrier was not having cash at church.



## KEY THEMES (Q 25 & 26)

Overall, it was encouraging to see that people were more likely to give across all offering categories than to not give. While it is easy to view the favouring of local church related offerings negatively in light of declining mission offerings, objectively it is great that respondents are still faithfully giving to their local churches. The issue of cashlessness will be addressed later in this report.

### Transparency

A number of the written responses said that poor communication and reporting about the use of offerings by church administration had led them to be less inclined to give to causes operated by higher levels of the Church. This was also associated with increased giving to local projects.

Whilst greater transparency is always needed, these responses don't reflect the fact that efforts are made to create transparent

financial and offering reports, so it is possibly also a reflection of the challenges of getting reports from/through the administrative levels to local church attendees.



“I have no issue with the church needing to raise funds to pay for wages and ministry just be transparent about the method used and more accountable on spending.”

“If people don't know how their money is being used, they will not feel motivated to give generously and regularly.”

“I feel the money I give to the church should be a lot more transparent as to where it does go .. [Members] will just choose to put their money where they can see a real difference no matter what organisation it is.”

“Sometimes people do not give because there is not enough transparency about who, what, where etc the money goes to. I just feel that the distribution of the money isn’t done fairly from a global perspective. The churches in the developing countries struggle and yet the other churches worldwide are sitting pretty.”

### Local Church Focus

Finding a balance between local and global mission is a challenge. Some respondents blamed a lack of transparency for a decrease in mission offerings, others believed that more effective ministry was being done at the local church level, and yet, others gave primarily to global mission because they saw greater kingdom impacts there.

“I would give more if a whole [lot] less money was spent on supporting the organisational system above the local church. We spend too much on administering the church and not enough in soul winning.”

“I have increasingly directed my giving to my local church and independent ministries. I really want to give to enable the mission of the church.”

“The church needs to do more in their local community if they want to grow where they are. It’s not just about missions overseas. More of the mission projects need to be in their communities. If you don’t, your church will end up irrelevant to the location that it is.”

“Initiatives at the Division/Union/Conference, don’t always reach the local church.”

“To show a liberal, self-denying spirit for the success of foreign missions is a sure way to advance home missionary work; for the prosperity of the home work depends largely, under God, upon the reflex influence of the evangelical work done in countries afar off.”

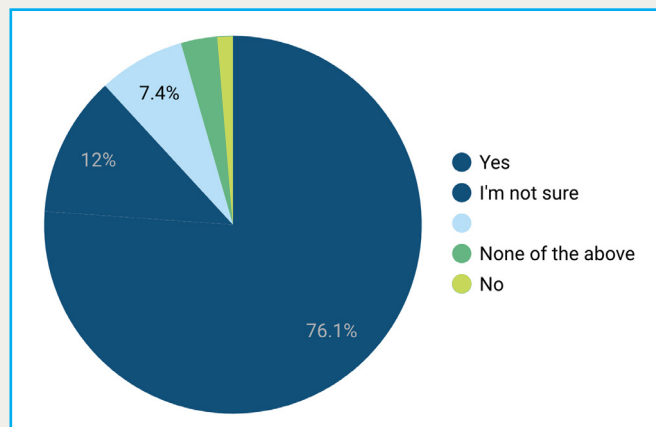
Ellen G. White, Gospel Workers p. 465

## QUESTION 27 & 28

Do you see God’s blessings in your life when you faithfully return tithes and offerings? Would you share more about the evidence of God’s blessings in your life?

Respondents were also asked to report on the blessings they had received from God when giving offerings, and the responses were encouraging. Overall, 76.1% of respondents said that they did see evidence of God’s blessings, while 12% were unsure and only 1.3% said no.

The percentage of “yes” responses increased steadily with age, confirming a main theme from the qualitative responses: that God’s blessings are often seen in hindsight.



Some of the respondents’ answers to Question 27 are shared on the next page, along with an analysis of key themes.

## KEY THEMES (Q 27 & 28)

Overall, it was very encouraging to see so many committed disciples giving generously to God's work.

Hundreds of respondents shared testimonies about receiving God's blessings, both before they gave, and in response to their tithes and offerings.

“God is sustaining our family both financially and materially, despite our being under the poverty line and struggling to balance our finances. Rent is 55% of our fortnightly income, with other bills (electricity, gas, phone, internet, car, etc) taking the majority of the remaining money. We pay both tithe and stewardship, and God has blessed us abundantly.”

“The more I give the more I seem to have.”

“You can't outgive God!”

“Above all, when you return to the Lord what belongs to Him and dedicate also your income for the work of His Kingdom, you have peace indescribable.”

There were some key clear themes throughout the responses to Questions 27 and 28 that highlighted the important nuance of the idea that God will bless you because you give.

### Prosperity gospel

Despite seeing evidence of God's blessings, people are wary of 'prosperity gospel' language where "we give to get".

“I think it's flawed argument to say you're "blessed" because you give. That leads to prosperity gospel type of thinking at times. How do you measure blessing? I'm happy that I feel I'm blessed. I also know the practicalities of running a church and paying the bills, and I believe that I should give towards that.”

“I always have enough for my needs, but I don't regard giving as some sort of heavenly insurance policy (which is often how it gets promoted).”

### More than financial

While returning tithe and offerings may lead to financial blessings, many respondents highlighted that this isn't necessarily always the case. Blessings can come through many avenues, like strengthened health, relationships, opportunities etc..

“When we tithe, my husband is blessed with more work for his business. It's incredible, the work just flows in. And the phone starts ringing the very next day after paying our tithes. This just can't be a coincidence, God is behind this.”

“When I pay my tithes I have a spring or bounce in my well-being.”

“When you are unfaithful with tithe, you are only robbing yourself of the blessing that God wants to give you...”

“I don't believe giving is about receiving blessings, at least not material ones. Looking for material blessings is likely to lead to a prosperity gospel model. God blesses in amazing ways, but they are not tied to how much I give.”

“To trust in God is the blessing.”

“Life is not always easy but the blessings are there if we look for them.”

### The power of hindsight

Although God's blessings may not be as obvious during difficult times, the blessings and benefits of faithful giving often become clear with hindsight. This fact was pointed out by many respondents.



“I just know when I look back at my life, even though we weren’t wealthy, we have never been hungry, cold, or without a roof over our head. My husband was in construction which could be spasmodic, and tough at times. Through all circumstances God was always there. Sometimes we didn’t realise, but it’s when I look back that I see how blessed we were.”

“He always provides for me. I do not want for anything. Looking back I can see God’s leading in my life.”

“We are entering tough financial times, I know my faith could be tested again, but I feel more confident this time.”

Readers and stewardship leaders should be encouraged by the overwhelming theological literacy and practical understanding of Adventists on the topic of giving and finances.

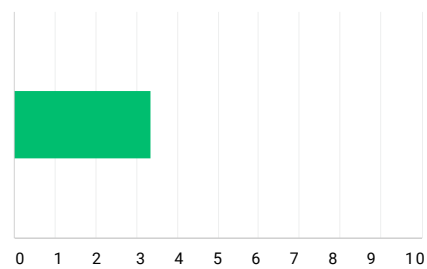
While the hundreds of testimonies and positive responsive are far too many to share, it is clear that communicating personal stories of God’s blessings is a powerful way to not only encourage giving, but also share God’s faithfulness and loving character.

## SYSTEMATIC BENEVOLENCE (Q 29-33)

### QUESTION 29

Do you believe offerings should be pre-planned and intentional, or primarily just responsive to appeals at church?

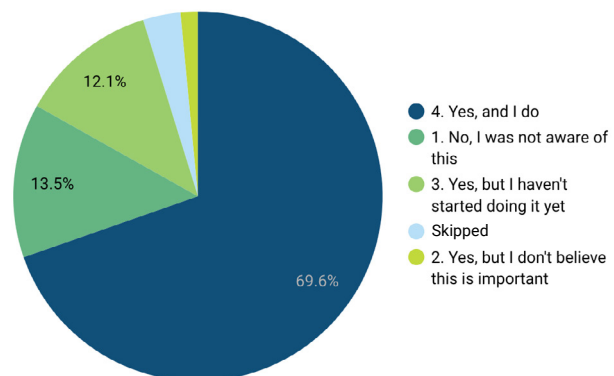
On a sliding scale from 1 (intentional) to 10 (responsive), the average answer was 3.3, showing that most respondents prefer a more intentional approach toward offerings.



### QUESTION 30

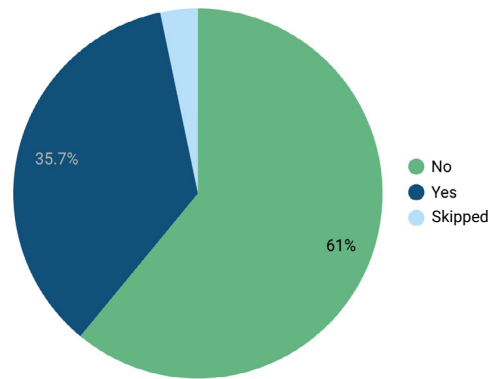
Are you aware that the Bible teaches that Christians should be intentional about setting aside a prayerfully determined portion of their regular income for church offerings?

The majority of respondents were aware of this, which is positive.



### QUESTION 31

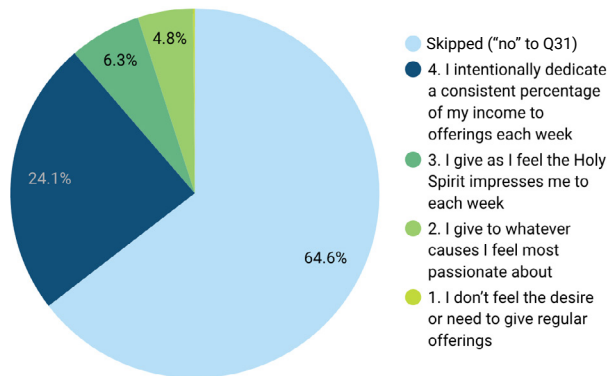
Have you ever heard the terms “Sister Betsy” or “systematic benevolence” (the practice of giving regular tithe and offerings to God’s work in accordance with a biblically and personally determined plan or system)?



### QUESTION 32

[If “yes” to Q31]: What is your current practice of Systematic Benevolence?

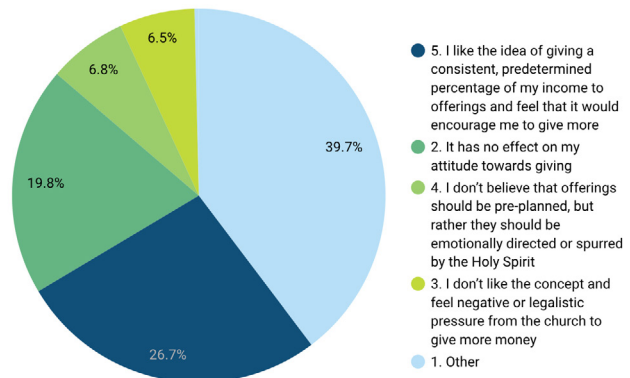
Most respondents hadn’t heard the term (in light blue), but for those who had, the majority reported practising systematic benevolence.



### QUESTION 33

[If “no” to Q31]: What is your initial attitude toward the concept of systematic benevolence?

The majority of respondents liked the idea, but this was followed by a large group of respondents indifferent to the concept.



Although respondents believed that offerings should be given more intentionally than responsively (Q 29), only 36.7% of respondents had ever heard of the practice of systematic benevolence (Q 31). In turn, only 24.1% of respondents actually practiced it (Q 32).

This demonstrates both a desire and need for better communication in the area of systematic, pre-planned and scheduled giving, as a practical tool to help church attendees follow-through on their desire to worship God by giving more systematically.

For those who hadn’t heard of systematic benevolence, 26.7% liked the idea, while 33.1% viewed it neutrally or negatively.

This demonstrates that, overall, two thirds of church attendees are likely to be receptive to communications around pre-planned and scheduled giving from church leadership, if done correctly, avoiding legalistic connotations and perceived pressuring to give.

## KEY THEMES

The qualitative/written responses highlighted mixed attitudes toward systematic/pre-planned giving to offerings, and the importance of balancing responsive giving and communicating carefully. Overall, it was seen as an important concept and practice.

“I think overall the offering bag is a tradition that will only get you loose change in 2023, compared to the intentional and systematic giving that someone truly convicted about God’s design for tithes and offerings will produce.”

The practical aspects of scheduled giving will be explored in the eGiving section (page 23 onwards) however this section highlights attitudes towards it.

### Legalism

Many respondents were concerned that introducing the concept of systematic benevolence in an official way could come across as outdated, legalistic and/or pressuring. This reflects the attitude of at least 6.5% of respondents in Q 33.

“Trying to educate and berate people to fit a system from a different era doesn’t make sense to me. Let’s try something different. How many decades of declining offerings do we need before we realise that we need to do something different?”

“Using terms like ‘systematic benevolence’ sounds outdated and legalistic and like putting pressure on to give.”

“For me, my giving is not out of duty or legalistic requirement. I do it because of God’s great love for me and I desire to share His love with others. I do not like the sense of “duty” giving. Giving for me must come from my heart in response to God’s leading.”

“I found this method outdated. It is a 300 year old tradition that doesn’t have a place in the modern world.”

“We should not pressure, manipulate or guilt people into giving. We should not be legalistic about it.”

These comments highlight the importance of careful and sensitive communication. Terminology like “Sister Betsy” and “systematic benevolence” should be carefully considered, and ideally adapted to fit a modern context.

### Balance

Closely related to legalism, many respondents also highlighted the tension between responding to the Holy Spirit and giving systematically. While most respondents leaned toward pre-planned giving with intentionality (Q 29), some also emphasised that there is no “correct” approach. Instead, church attendees should be equipped with information and tools that help them give in accordance with their convictions.

“There is a place for systematic giving and other giving.”

“Malachi 3:8 talks about robbing God in tithes and offerings. The tithes part is usually the only part that gets emphasised; rarely is the offerings part mentioned. Many years ago I made a vow to God to give a percentage of my increase as offerings (the systematic benevolence model).”

“I believe they should be pre-planned and intentional but open to the Holy Spirit’s leading to give more when impressed to do so.”

“My family and I tithe systematically and give other offerings as we are motivated by the Holy Spirit and the needs of others.”

# GIVING METHODS

Questions 15-23 focused on giving methods, with respondents being asked about which traditional giving methods they use, as well as eGiving. Overall, most respondents used eGiving, and the most popular traditional method was the offering bag. Attitudes

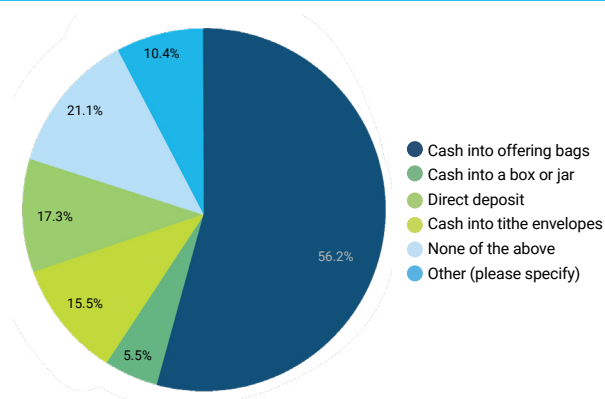
toward eGiving were positive overall, however some respondents highlighted practical and technological changes that could both simplify and enhance how it is used.

## EGIVING & SCHEDULED GIVING (Q 15-23)

### QUESTION 15

Which of these traditional (non-eGiving) methods do you use to give offerings at your local church?

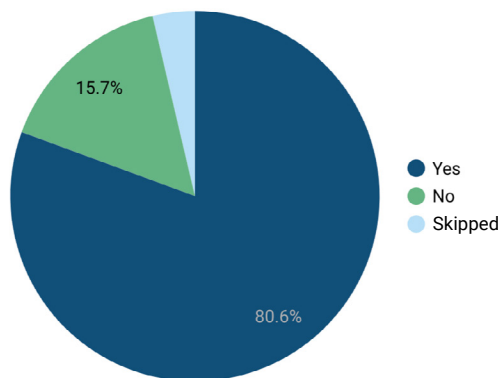
More than half (56.2%) of respondents still use offering bags, with a fairly even split between other traditional giving methods.



### QUESTION 16

Do you use either the eGiving website or app to return tithes and offerings?

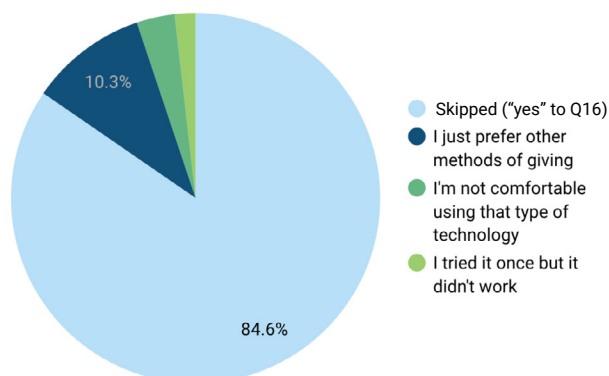
80.6% of respondents use eGiving, though this percentage may be high as this survey was widely promoted through eGiving channels.



### QUESTION 17

If you don't use eGiving, what's stopping you from using it?

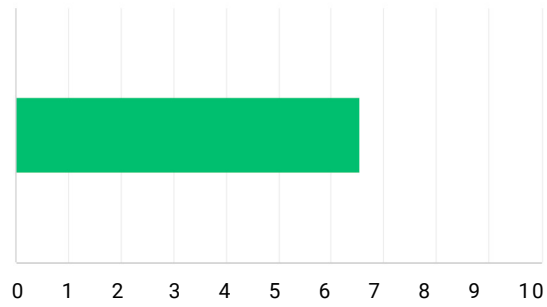
The fact that most eGiving non-users simply prefer other methods confirms that the platform is user-friendly overall.



### QUESTION 18

Would you say that eGiving causes you to give more or less than you would using traditional methods?

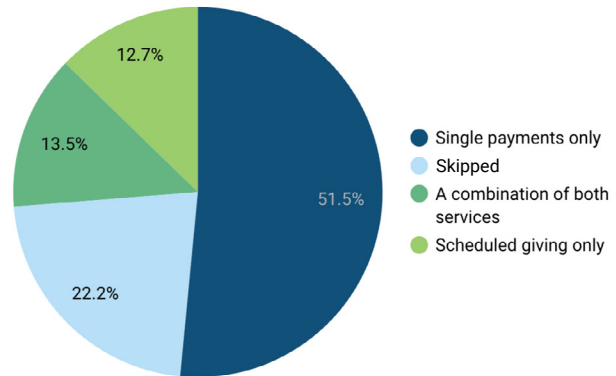
On a scale of 0 (much less) to 10 (much more), the average response was 6.5 which is positive.



### QUESTION 19

Do you use the automated “Scheduled Giving” option in eGiving or simply make single payments as you feel inclined?

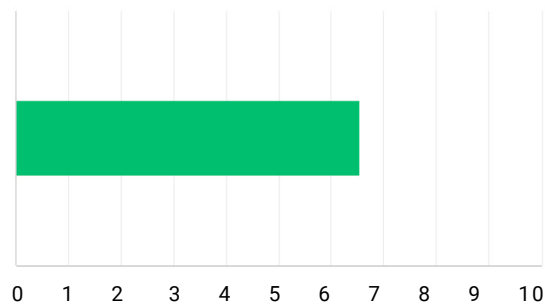
The majority of eGiving users make single payments only. This reveals an opportunity to share about the ease and benefits of Scheduled Giving.



### QUESTION 20

If you don’t have cash for the offering bag, how inclined are you to give via eGiving to the offering for that Sabbath?

On a scale of 0 (not at all inclined) to 10 (very inclined), the average response was 6.5.



Answers to questions 15-20 show that while eGiving is a widely used and effective platform that encourages church attendees to give more (Q 18), there is still great potential to use eGiving as a tool to facilitate systematic benevolence through ‘scheduled giving’.

Respondents reported that they would be somewhat inclined to give offering via eGiving (Q 20) if they aren’t at church, which supports results from Q 11 that 58.9% of respondents

are likely to give an offering when not at church.

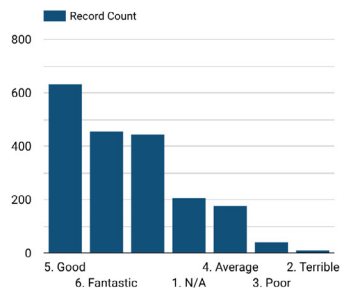
This positive tendency will be helpful when encouraging eGiving users to use the platform for ‘scheduled giving’. Currently, 51.5% of respondents make single payments only, but with effective, benefits-focused communication this percentage could be increased to the benefit of both the givers and world mission.



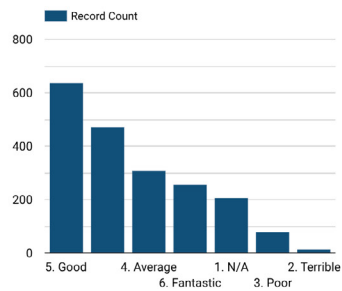
## QUESTION 21

How would you rate the eGiving app in the following areas?

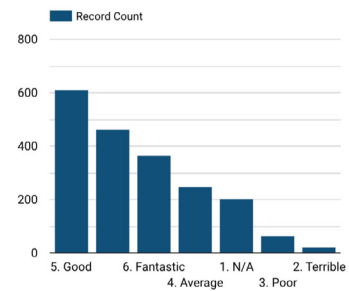
Most respondents ranked the app as “Good” (4/5) or even “Fantastic”, however there were multiple people who skipped Q 21 and 22 (see unlabelled bar).



Accessibility & Convenience



Design & Aesthetics

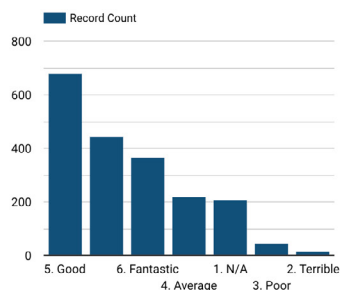


Simplicity & Ease of use

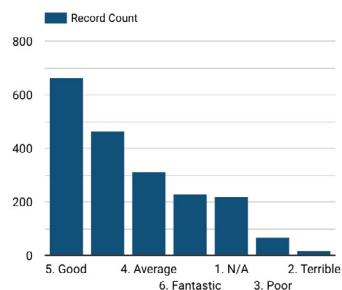
## QUESTION 22

How would you rate the eGiving website in the following areas?

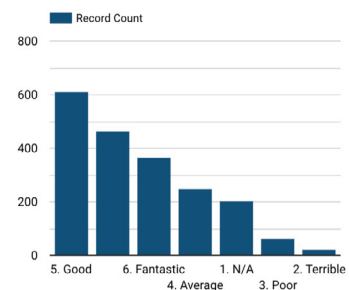
Most respondents ranked the website as “Good” (4/5), with people favouring the app slightly more than the website overall.



Accessibility & Convenience



Design & Aesthetics

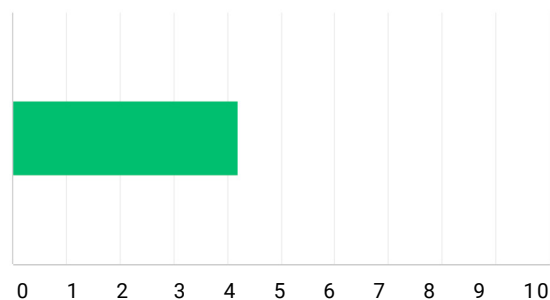


Simplicity & Ease of use

## QUESTION 23

How much more likely would you be to give offerings if there was a “Tap and Go” credit card option at your local church?

On a scale of 0 (much less) to 10 (much more), the average response was 4.3.



## KEY THEMES

### Going cashless & teaching children

A surprisingly common theme throughout the written responses was the serious challenge expressed by parents in teaching their children about tithe and offerings. Moving to a cashless society is proving to be a significant problem for many church attendees—as reflected in Q 26 where respondents' biggest barrier to giving offerings was a lack of cash at church—but especially for parents.

“I use digital return methods much of the time. We still use cash in the offering bag each time we attend church because it's important for our children to see and understand the practice of giving money.

“Why don't we have card payments in church? No one carries cash, but it's good for our young people to see us giving, even if we do eGiving it's important for the younger people to see us lead by example.”

“I think my biggest struggle around offerings is how to teach my kids to give offering. We don't ever have cash on us, and our kids also don't ever see us using cash outside of church. When they play shops they beep their 'phones' instead of counting out coins. There is an expectation in Sabbath School that we will bring coins, and I never remember to source them during the week. I just don't know how to teach my kids about giving in a tangible way when payment methods are not really tangible these days.”

“I believe [offering bags are] an important way of children being able to see their parents give, and COVID no longer prevents it. What a powerful visual. Perhaps our church's offering has dropped because they've gone to the 'invisible cash box' at the back that no-one sees. Bring it back!”

“The children love the song “hear the Pennies dropping” however we live in a cashless society and I very

rarely have money on me. How do we make this an important item for our children to know about without using cash?!”

“I would love to see a kids eGiving app with a reward type system.”

The invisible and impersonal nature of eGiving was highlighted as a barrier to creating a culture of giving and leading by example. This could also be one of the reasons why 56.2% of respondents reported using the offering bags at church (Q 15). In addition, respondents said that a “Tap and Go” option would not cause them to give more (Q 23).

“I feel sometimes I am judged for not putting anything in the offering bag even when I know I have paid my 10% tithe and extra for offering via the app. I know I've paid but to everyone else I've been on my phone during church and not given to the offering bag.”

“I always feel awkward when the offering bag is being handed around at church, like I'm expected to put something in, never mind that I've got a scheduled payment via eGiving setup and have for years that most likely contributes more than any of the loose change that I don't actually carry.”

### Optimising eGiving

Overall, this survey shows that Adventists are mostly happy with the eGiving app and website (Q 21 & 22) and use it regularly (Q 16). Nevertheless, there were some criticisms and helpful pieces of feedback offered by respondents that may help to increase pre-planned giving, or the platform experience as a whole.

“I like eGiving, however some instruction on how to use it would be beneficial and also the eGiving reporting system from a treasurer's perspective could be streamlined and made easier.”

"[The] eGiving app could be simplified into Union/Division offerings, Conference offerings & then local church offerings. There are too many offering titles; the home page needs simplifying!"

"I find the eGiving app second rate. I saw a statistic by PushPay stating that if a person couldn't give within 30 seconds of initiating an eGiving solution, they wouldn't give. I love the changes you have made to eGiving but there is a long way to go."

"I wish the eGiving app allows me to choose different offerings I would like to give in one go, rather than confirming one offering and then back to add another offering each time."

"I find the e-giving app on my iPhone cumbersome with poor functionality and difficult to navigate so I don't use it. I only use the web version which has better layout and easier to use."

If the eGiving platform is to be promoted as a tool for systematic giving, it's important to ensure that scheduled payment options are intuitive, easy to set up and easy to change.

## Investing in people

Respondents emphasised the importance of not only investing in the eGiving platform itself, but also in local church treasurers and in effective communication with churches, to optimise how the technology is used.

“As a treasurer I see the benefits of both physical and eGiving each week.”

“As a previous treasurer of the local church, I did find that some members would give separate amounts to different offerings. That is one amount per transaction, rather than several offerings with a total. This is simply a lack of knowing how to use the app properly and makes the treasury's job a lot harder. I like e-giving, however some instruction on how to use it would be beneficial and also the eGiving reporting system from a treasurer's perspective could be streamlined and made easier.”

“Dear conference people, If you could please invest to your local church treasurers. They are the keys to unlocking millions to missions. Equip them with trainings, motivate them and empower them.”



# GIVING COMMUNICATIONS

Answers to Q34 and Q35 prove challenging for potential communications around offerings, eGiving and systematic giving.

As stated in the executive summary, many respondents to this survey highlighted

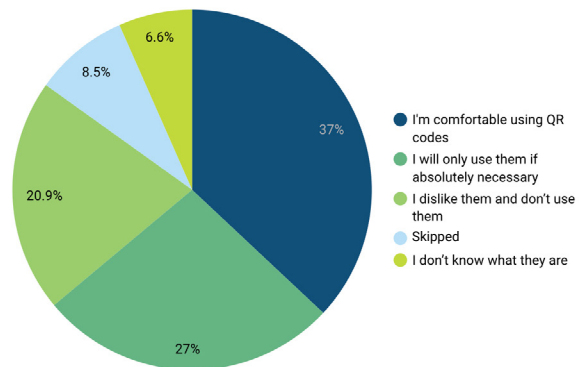
that there are two aspects of good communication: clear information, and effective dissemination of that information. This brief section highlights that both of these aspects need improving where stewardship communications are concerned.

## COMMUNICATION QUESTIONS (Q34-35)

### QUESTION 34

How would you feel about using QR codes for offerings and eGiving?

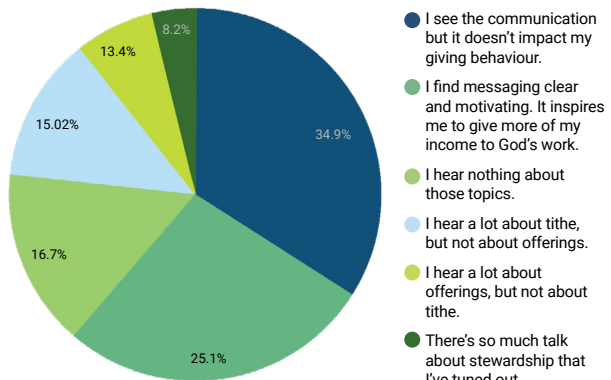
Only 37% are comfortable using QR codes for offerings and eGiving.



### QUESTION 35

How would you consider the effectiveness of the Adventist Church's communication around tithe and offerings? (Select all that apply)

There is clearly room for improvement, as only 25.1% selected the most positive response in this section.



In Q35, only one quarter of respondents reported receiving and being positively affected by stewardship communications. In comparison, 43.1% of people said they saw or heard communications but remained unaffected by them, while nearly 45% missed hearing communications about tithes and/or offerings altogether. This is a challenge.

In practical terms, QR codes are a moderately effective tool for communicating with church

members. While 37% of respondents are comfortable using them, 27% are reluctant users, and 27.5% don't use them or aren't familiar with them. Communications personnel should refrain from using QR codes as sole methods of connection.

This section demonstrates that fresh methods and forms of communication are needed to connect effectively with church members.



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ADVENTIST STEWARDSHIP MINISTRIES

For more information about this survey,  
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Stewardship Department via  
[stewardship.adventistchurch.com](http://stewardship.adventistchurch.com)