



An Opening Letter from the Author

Before diving into this document, let's get into the right mindset. Pause for a moment to paint a mental image with me; a picture of your church as a reflection of God's Kingdom here on Earth.

Imagine your church. Beyond Sunday mornings, bring to mind the lived out culture and community of faith that you are a part of (and perhaps lead, or even played a part in creating). An image of those believers in action and fellowship may come to mind, or maybe a group of core beliefs your community rallies around. Maybe when you think of your church, there is more of a background pulse, a difficult-to-name sentiment and culture that fills your consciousness.

Now, let's imagine what your church could be like, what you together could accomplish for your members, your surrounding community, and to the "end of the earth," if just a few radical (if, perhaps, impossible) things were made true:

1) If everyone participates in the church financially according to their ability. No more of 20-40% of your congregation giving regularly, while 60%-80% give rarely (if at all). A culture of full participation, including finances, is established, so that all congregants participate regularly, even if the levels they can participate at are as low as \$50 a month.

2) If no one in your congregation has any fear regarding provision for the essentials. A culture has been established in which everyone can have absolute certainty that, should they face an unforeseen difficulty, their community of fellow believers will ensure they and their family come out of the other side okay, whether through the provision of temporary shelter, food, or other help. Now, hope is not found in my savings fund or my job stability, or even the varying promises of government assistance, but is found in Christ and the Church. Now, I can give radically, storing up treasures in Heaven with the assurance of safety and provision.

3) If the "church budget" is made entirely a secondary and relatively inconsequential matter for your congregation. If everyone is participating financially in this localized Gospel community, it would be a given that basic costs will be covered. Instead, the challenge as believers is how best to apply this overflow to play our part in establishing Christ's Kingdom. God supplies resources not to be held onto, but to have tangible results (Matt 25:14-30) Imagine if the budget portion of church membership meetings was less of an accounting session and more of a celebration of what was accomplished for the Gospel through the obedience and participation of this Body.

4) If, with the whole church now giving regularly in a spirit of abundance and overflow, you replaced “Calls to Give” with “Celebrations of Giving,” perhaps as you pass the plate or present the ways your congregation gives. Together, you celebrate and worship as you share how mouths were fed, shelter was provided, prisoners were visited, people were clothed, ministries were supported, and new believers were added to your number.

In many of our churches, some degree of these things exist. And, perhaps, this is already how things are in your congregation. (If this is the case, please teach us all how to get there!) But for most of us, this is an image of Christ’s Kingdom that we must consciously recognize and then work towards in a constant journey of sanctification, discipleship, and culture-building in our churches.

A Radical Goal

In Acts 2-5, we see a church that looked quite a lot like this here on earth. Believers had all “everything in common,” “there was not a needy person among them,” the rich sold possessions and provided from their excess, and overall a culture of generosity and commonality existed in such a way that believers gave radically, received graciously, and presented Christ visibly.

Sadly, much of our Church today looks little like that Church. The stats vary somewhat, but the story stays the same. The vast majority of believers participating in the American Church are not participating financially, or are doing so at levels that hardly affect their lives. Average giving among believers is only 2.5% of income, even lower than the 3.3% given by believers during the Great Depression, one of the worst economic moments of modern history (Nonprofits Source).

Meanwhile, 37% of regular church attendees aren’t giving to their churches at all (Nonprofit Source), while most pastors our team has talked to estimate that only roughly 20% of their congregations truly give regularly. Among those churches doing “well,” the number is typically estimated around 40%. How can this be? How did we get from the first church, with 100% participation and sacrificial giving that the unbelieving world couldn’t help but notice and respect, to where we are now?

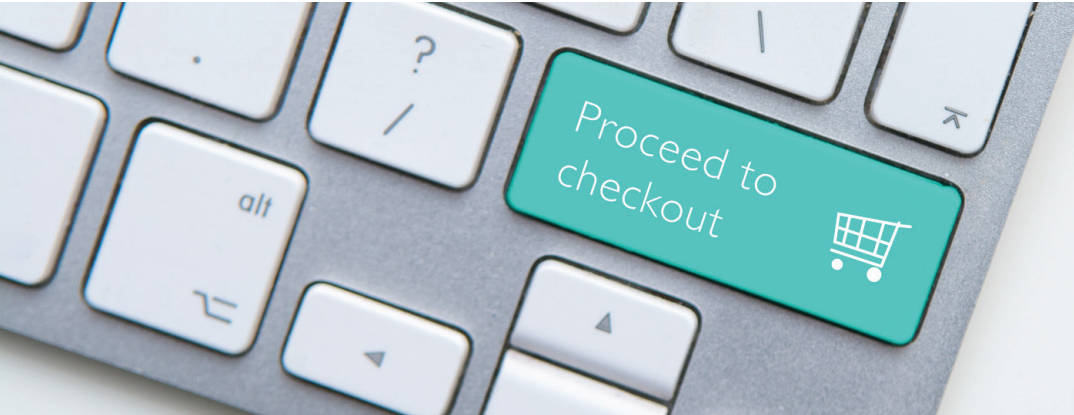
What would it mean for our communities, for our evangelism, for the work of the Gospel in, among, and beyond our churches if they could look more like that Church in Acts 2-5? We all know that financial participation in the Church is something we are “supposed” to do, but it’s not something we’re seeing with current methods. Maybe it’s time for a change in tact, time to reconsider how we give, and perhaps how we disciple regarding giving as well.



Reconsider church giving with me now, and let’s create vibrant churches which display God’s love tangibly and usher in his Kingdom here on earth.

God’s Blessings,

Christopher Haylett



We're reimagining today's church giving experience.

Here's why.

Reconsidering How We Give

In today's world, most church giving happens in two places: online and in church. Giving in the latter typically happens in a worshipful environment, in the presence of a body of believers. And while our giving in church environments may be intermittent, relegated to the moments when we have a bit of cash in our wallets, for many people who still give physically, our giving during Sunday morning service has a sort of cadence.

We are paid, we make a withdrawal or write a check, we drop it in the offering, and repeat with the next payday. And if, in a particularly rushed morning, we forget to withdraw cash or grab the checkbook, no worries, we will remember to do so in our routine on the next Sunday. With physical giving, we have a series of physical reminders and correlated actions that help to make giving a tangible and present part of our weekly lives and the cadence of our faith.

The problem is, our online giving doesn't match this experience in the slightest. Everything from the environment to the cadence of our financial participation in the church is isolated, cut off from the rest of our participation in the church. If we give with one-time donations, we are likely not to do so in a worshipful environment in fellowship with other believers, but rather alone in front of a computer or later from our phones, in an experience that's essentially no different than an e-commerce cart checkout. On top of that, one-time gifts sent online are notoriously irregular, indicating it's difficult for us to make this a true routine in our lives.

The best option for online giving would appear to be monthly giving then, no? After all, then we can set an amount we'd like to give, provide our card information, and, voila, we are giving routinely each and every month; out-of-sight, out-of-mind. But is that really a desirable or valuable spiritual experience either? How is my church giving any different from my Netflix subscription? Do we simply set a monthly amount and then "tune in" each Sunday? Besides this when over half of all US jobs are paid hourly, when our congregants work part-time, work with "gig economy" employers such as Uber, or are even self-employed, how can monthly pre-set regular giving work for their irregular incomes? Answer: It can't.

As individuals who have grown up in the church, worked part-time, full-time, and contract jobs, and served in missions, we set to work to create a digital giving experience that would include our giving in the cadence of our faith and that matched up with principles we see throughout Scripture. Read on to see the discoveries we made and how we've matched them.

Introducing Connected Giving

When we first started Sixpence, we simply wanted to create ways to give that would help believers to better support ministries. However, over time we realized that perhaps digital church giving as a whole could be done differently to better reflect the principles of our faith and encourage biblical generosity.

Through research of Scripture and conversations with pastors and theologians, we settled on three driving principles that we wanted to see emphasized and encouraged by a church giving platform:

Connected Community

Biblical giving should be *rooted in Christian community*

Connected Finances

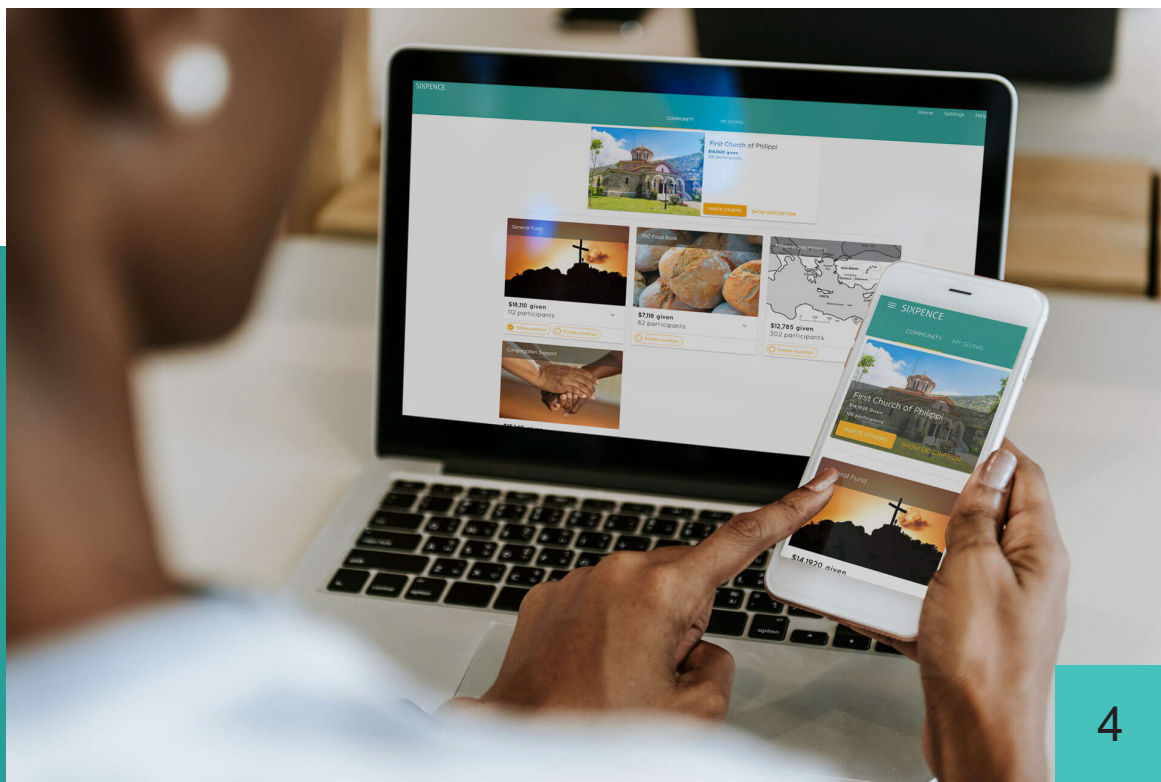
Biblical giving should be directly *tied to our finances*

Connected Lifestyle

Biblical giving should involve the *whole life*

These three principles in some way guide each and every aspect of the Sixpence giving platform today. As for the validity of these principles and how they can be displayed in our giving habits and church practices, don't just take our word at face value. We've developed these principles based the spirit of Old Testament commands and the example of the New Testament Church.

View our
cornerstone
innovation,
TitheConnect,
on page 10.



Connected Community

Giving Rooted in Christian Community

Adjusting Our Baseline: Are we aiming at the right targets?

Biblically, financial participation in the church should be a communal experience rather than an isolated one. We give and live as the Church, no longer as individuals.

Yet, for many of us, church giving (especially online giving) can be both an isolated experience and a bit of a black hole. We mostly give alone online, only getting a brief peek at the results of our collective stewardship at the occasional members meeting. This reduces church giving to an uninspiring, lonely act of obedience, rather than a collective and exciting pursuit of God's Kingdom. What a mismatch we have here: *We give as a part of one body regularly, but experience and share the joy of our collective obedience and stewardship on an intermittent basis at best!*

Scripturally, we see that radical generosity was not only a fundamental part of the Church community, but that the results were tangible, readily apparent, and frequently spoken of, **to the great joy and inspiration of both those giving and those witnessing the generosity!**

Too often today we think and speak of church giving as a matter of budgets, accounting, and individual responsibility. We set dollar targets, pat ourselves on the back if we meet them, and completely miss the opportunity to engage a bigger narrative of collective financial engagement in the work of the Gospel. What if participation was our metric, rather than dollars raised? And what if we tell a story of what our church is accomplishing as we collectively live lives of overflow into our community? That's the kind of church we want to see more of.

Our goal in church leadership should be to encourage financial participation in the Church among all of our members, and to subsequently steward this generosity in a way that constantly overflows in displays of God's love to our congregation and community. Are we doing well if we are "hitting budget," but only 20% of our congregation is participating in the Gospel financially?

Those around us will recognize the authenticity of our faith not by our grand sermons or church buildings, but rather by the way we love, and giving collectively is a part of this! The Gospel becomes visible in radical grace and overflow. What could change in our churches and communities if our congregants experience the power, joy, and excitement of giving together rather than in isolating processes?



Connected Community

Giving Rooted in Christian Community

Scriptural Basis for Generosity Rooted in Community

Acts 2:44-47 *This visible example of radical generosity in the first church played a key part in demonstrating the good news of Christ and bringing people to him.*

“And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved.”

Acts 4:32-35 *The collective generosity of the first church resulted in provision made for all believers in need; serving as a powerful example of the Gospel.*

“Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles’ feet, and it was distributed to each as any had need.”

2 Corinthians 8:1-8 *The example set by the collective church in Macedonia was used by Paul for the edification of the church in Corinth, spurring them on to equal engagement in radical generosity together, which would likewise tangibly display their love.*

“We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. I say this not as a command, but to prove by the earnestness of others that your love also is genuine.”

John 13:35 *Christ’s love is displayed in us through our love, provision, and care for one another, partnering together in our pursuit of the Kingdom of Heaven.*

“A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.”

Connected Community

Giving Rooted in Christian Community

How We're Helping Churches Cultivate Connected Community

Giving Communities

A giving experience focused on engagement and participation.

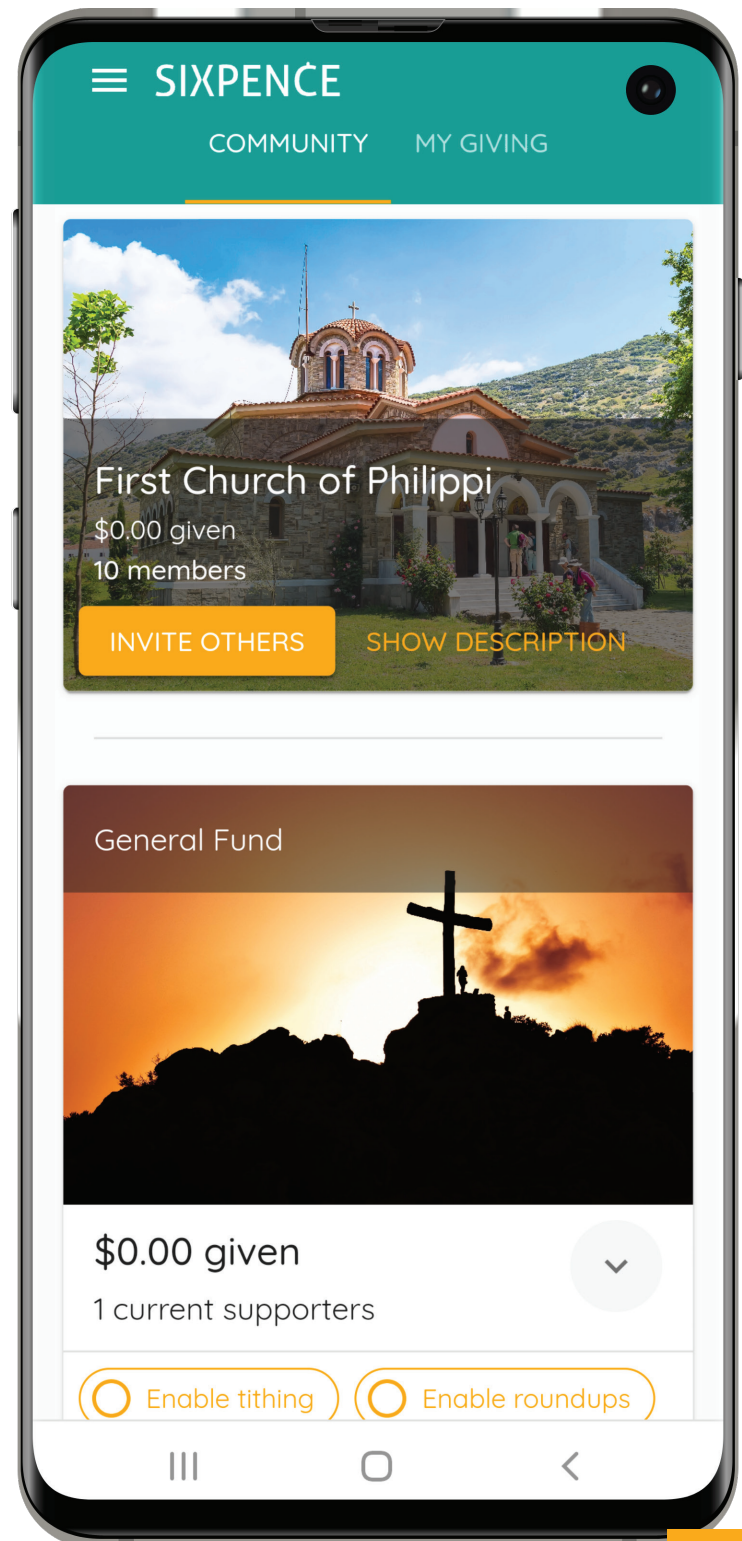
We wanted a giving experience that was more than a form to get through or a subscription to set up. We wanted a giving experience that was alive, a way to experience the story that our church communities are a part of as we grow in pursuit of Christ together. So that's what we created.

This is a place for generosity to be experienced as a part of a larger whole. This is the financial side of community. Here, giving is not a siloed and intermittent experience, detached from the rest of our experience of Christian life and community. Instead, it's a living story of a body of believers accomplishing great things together for the Gospel.

With emphasis made on participation over dollar-figures, one's giving as a part of the larger body, and a process that begins as an invitation to a "giving community", Sixpence is designed for giving to be a lived experience of community, rather than a form to intermittently fill out (or complete once and forget about).

Coming Soon:

- 1) Feeds sharing weekly automatic updates on the total number of roundups and tithes for congregants to see an active pulse of generosity lived together**
- 2) Manual posts and updates enabled for pastors and ministry leaders to share about ministries and developments Our mission is to give your members a place to participate in your mission.**



Connected Finances

Giving Tied to Our Financial Ups and Downs

Proportional Giving: Do we enable financial participation for all?

Throughout college I worked part-time as a barista, 8-30 hours a week, depending on my course load, the need of the shop, and the time of year. From 2015 to 2016 I worked “full-time” at Starbucks, with hours again ranging widely, now from 30 to 48 hours a week. In 2016, I began working a new job for hourly pay, but this time much more consistent. Within a year I was off to grad school, during which my wife and I worked part-time jobs, again with varying hours, and often found ourselves struggling to make ends meet. During this time in our life, there was the occasional overdraft if we didn’t juggle our bills with the proper timing or misjudged a payroll date. After grad school, I worked as a contracted consultant and then as an entrepreneur founding this platform, all the while again experiencing significant ups and downs financially.

For probably about 80% of my adult life, I have been unable to set a comfortable and meaningful amount of money to withdraw from my bank account on the 1st of each month to be given to my local place of worship. Sure, I could give one-time donations intermittently, but for much of my life, financial participation in my local churches has not had the cadence or regularity that I both felt convicted of and desired to live out.

The numbers say that I have not been alone in this. Among those who haven’t made a donation in the last 6 months, 58.74% (+/- 6.312%) say they refrained from giving to a cause they supported due to cost/financial limitations, while 25.17% (+/- 6.312%) said they refrained because the amount they could afford to give was seemingly dwarfed by the total need (futility thinking). These are actually the two leading reasons why people *don’t give* in moments when they *do desire to do so*.

When we look at the economic state of our congregations and the giving options they have, this starts to make sense. Over 1/2 of Americans are hourly workers. Nearly 1/3 have experienced overdraft fees within the last year. For many of our congregants, it has not been possible for them to embed generosity into their finances in a way that fit their significantly varying income and financial situations. And with our emphasis on annual dollar totals and seemingly out of reach tithe commands, we’ve caused feelings of futility for those who can only afford to give the widow’s mite. So we’re left with many congregants simply dropping a \$5 or a \$20 in the offering plate when they happen to have cash on-hand, instead of making financial participation in the Church a part of the cadence of their faith at whatever level they can start at.

Routine financial participation in the work of the Gospel is an important practice in the Christian faith. Regardless of one’s theological views on the practice of tithing, we can all agree that it’s important for believers to have embedded generosity into the financial side of our lives. We see this displayed throughout Scripture, both in the Old and New Testament (as shown on the next page).

So the question is, what are we doing as church leaders to encourage and enable all of our congregants to embed generosity into their finances, including the many who are not paid a regular salary and the large minority who literally cannot afford to give some months?

Connected Finances

Giving Tied to Our Financial Ups and Downs

Scriptural Basis for Generosity Tethered to Our Finances

1 Corinthians 16:1-2 *Paul never directed NT believers on the amount to give, not even a tithe, but he did direct them to put aside funds to be given as they earned.*

“Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.”

2 Corinthians 8:12 *Don't hold your poor congregants to a “command” to give beyond their means. Rather, encourage them to establish a heart of generosity, giving routinely according to their ability (and sometimes extra, sacrificially!).*

“For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.”

2 Corinthians 9:8-11 *God provides so that we might give away. He gives to us for us to give to the world as an overflow of our faith, bringing glory to God.*

“And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written,

‘He has distributed freely, he has given to the poor;
his righteousness endures forever.’

”He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way, which through us will produce thanksgiving to God.”

Genesis 28:20-22 *In recognizing that any provision he gained would be directly from God, Jacob committed a predetermined portion of this provision to be consistently given back to God, a lesson we can still learn from today.*

“Then Jacob made a vow, saying, “If God will be with me and will keep me in this way that I go, and will give me bread to eat and clothing to wear, so that I come again to my father’s house in peace, then the Lord shall be my God, and this stone, which I have set up for a pillar, shall be God’s house. And of all that you give me I will give a full tenth to you.”

Proverbs 3:9-10 *Tethering our finances to our giving ensures God is honored by our wealth, honor that would only increase when he chooses to bless us.*

“Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.”

Connected Finances

Giving Tied to Our Financial Ups and Downs

How We're Uniquely Enabling Connected Finances

TitheConnect

Sustained Giving That Adjusts to the Ups and Downs of Life

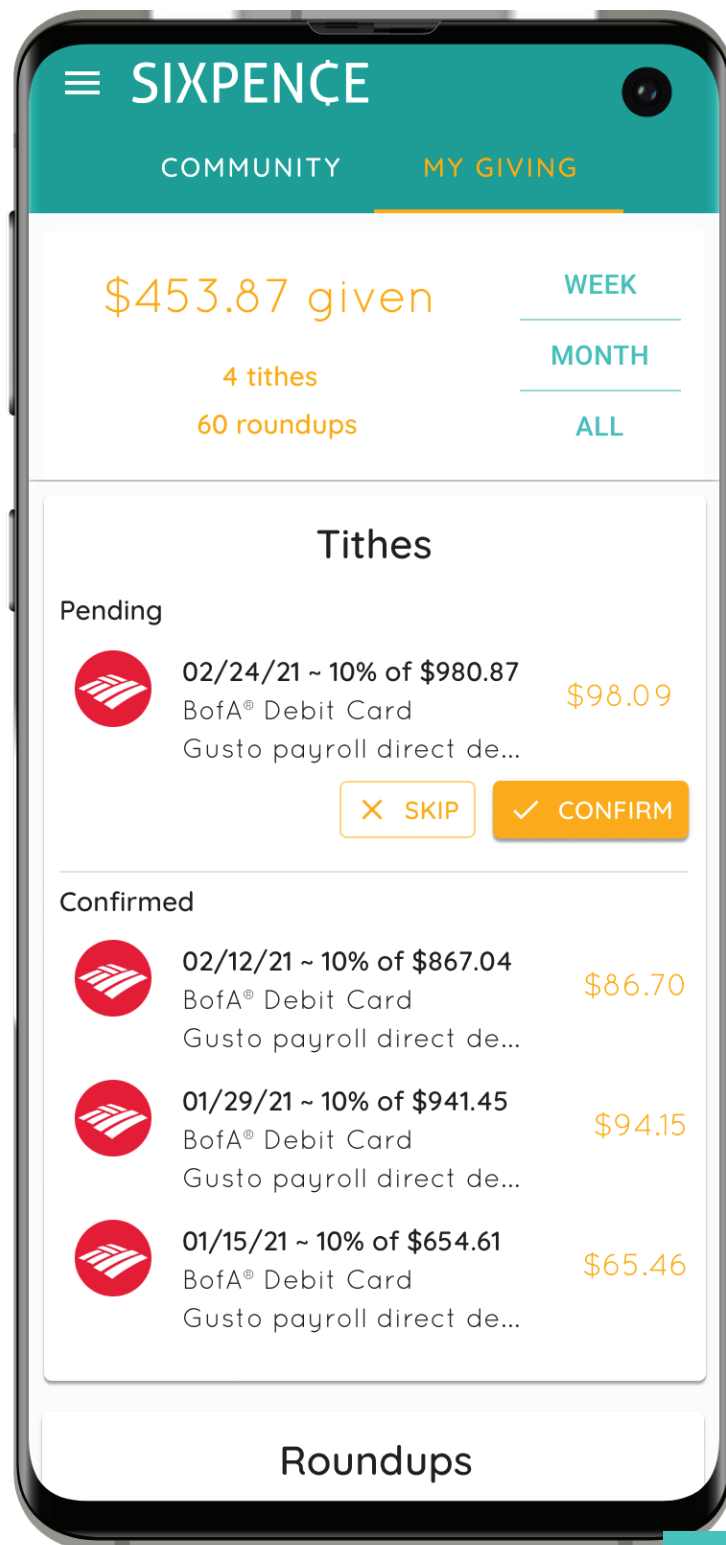
We created a new way of giving that would work for all of your congregants, at any income, with any fluctuations. And we did so in a way that drives home biblical principles of overflow, so that any blessing to us is immediately poured out to some degree in our church community.

We call this giving method TitheConnect. Connect your bank, set your % of income to give, and, voila, you're set! With each deposit detected, congregants receive a calculated reminder prompt. All they have to do from there is confirm or skip.

With this method of giving, congregants can start at a percentage point that makes sense for them, and a journey of discipleship in generosity and stewardship can begin. If and when they feel called, they can increase their percentage given. And they can give from irregular blessings such as bonuses with this method too!

There's also something to be said for the fact that this is *not* an out-of-sight, out-of-mind giving experience. With the text prompts and confirmation requirement for each giving transaction, giving still remains a conscious spiritual discipline. And each time congregants sign in to give, they are reminded that they are doing so not as individuals, but as part of a larger gospel community.

With TitheConnect, believers can directly embed generosity into their finances, giving to God first from all pay received, without the rigidity of a monthly "subscription" and in a way that involves conscious participation.



Connected Lifestyles

Giving Becoming a Lens We Live Through

Don't Just Pass the Plate, Pass the Plate: Are we living generously beyond our primary church giving?

Most Evangelical Christians raised in the church are familiar with the story of Ruth. She was an immigrant and a widow with no one in her life except for her mother-in-law, both on the fringes of society with no clear path to provision. While God ended up providing for both Ruth and Naomi through the kindness and love of Boaz, he also provided for Ruth and countless other widows, sojourners, and poor in Israel through a practice that kind of sits at the heart of the story of Ruth, but is frequently glossed over: gleaning.

Entirely aside from the three separate types of tithes that Israelites were commanded to keep for the provision of the priesthood, the festival, and the poor, Israelites were also commanded to embed provision for the poor into their most basic economic activity: the harvest itself. Whenever they reaped the harvest of their land, whether it was subsistence grains or even more “luxurious” olives or the grapes of their vineyards, they were supposed to leave a portion to be gathered by the widow, the immigrant, the orphan, and the needy.

Ruth was only even in Boaz’s field in the first place because she had gone out to glean from the fields after the reapers. If it wasn’t for this way in which God commanded Israel to embed generosity into their most basic economic practices, a member of the lineage of Christ would have perished a millennia before he was to be born.

Strangely, while many pastors, theologians, and others argue for the Old Testament practice of tithing to be applied today, no one seems to be expecting us all to leave something of our production for the poor today. Perhaps it’s because it’s hard to imagine how that could even begin to work in today’s modern age. But still, there is something to be learned from this Old Testament practice, equally as there is something to be learned from the practice of tithing.

As believers, it’s important for us to live lives in which we seek to do good every day, in which we embed kindness, generosity, and hospitality into our mindsets and ways of life. Generosity and care for others can extend to how we shop, how we drive, the moments we choose minor inconvenience for ourselves to convenience someone else. What are we doing, and what are we encouraging our congregations to do, to extend generosity “past the plate?”



Connected Lifestyles

Giving Becoming a Lens We Live Through

Scriptural Displays of Generosity Rooted in Lifestyle

Deuteronomy 24:19-21 *We can learn from this practice commanded of Israel in the Old Testament. How are we embedding generosity into our everyday lives?*

“When you reap your harvest in your field and have forgotten a sheaf in the field, you shall not go back to get it; it shall be for the alien, for the orphan, and for the widow, in order that the Lord your God may bless you in all the work of your hands. When you beat your olive tree, you shall not go over the boughs again; it shall be for the alien, for the orphan, and for the widow. When you gather the grapes of your vineyard, you shall not go over it again; it shall be for the alien, for the orphan, and for the widow.”

Leviticus 19:9-10 *Leviticus goes so far as to command Israelites to leave both preapportioned amounts and accidental “losses” for the poor. Are we making generosity both a habit **and** seeking individual opportunities to be more generous?*

“Now when you reap the harvest of your land, you shall not reap to the very corners of your field, nor shall you gather the gleanings of your harvest. Nor shall you glean your vineyard, nor shall you gather the fallen fruit of your vineyard; you shall leave them for the needy and for the stranger. I am the Lord your God.”

Romans 12:1,13 *The Christian life is not a series of intermittent generous actions. It is a daily lifestyle of sacrifice, humility, and care for others.*

“I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship...Contribute to the needs of the saints and seek to show hospitality.”

James 1:27 *According to James, the most valuable way we can live out our faith is in support and care for the most disadvantaged among us.*

“Religion that is pure and undefiled before God the Father is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world.”

Matthew 25:37-38 *Jesus desires a generosity that pours into every possible facet of our lives. Generosity is not a single action. It is a lifestyle leading to daily actions.*

“Then the righteous will answer him, saying, ‘Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?’ And the King will answer them, ‘Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.’”

Connected Lifestyles

Giving Becoming a Lens We Live Through

How We're Cultivating Generous Lifestyles (Gleaning Inversed)

Roundup Offerings

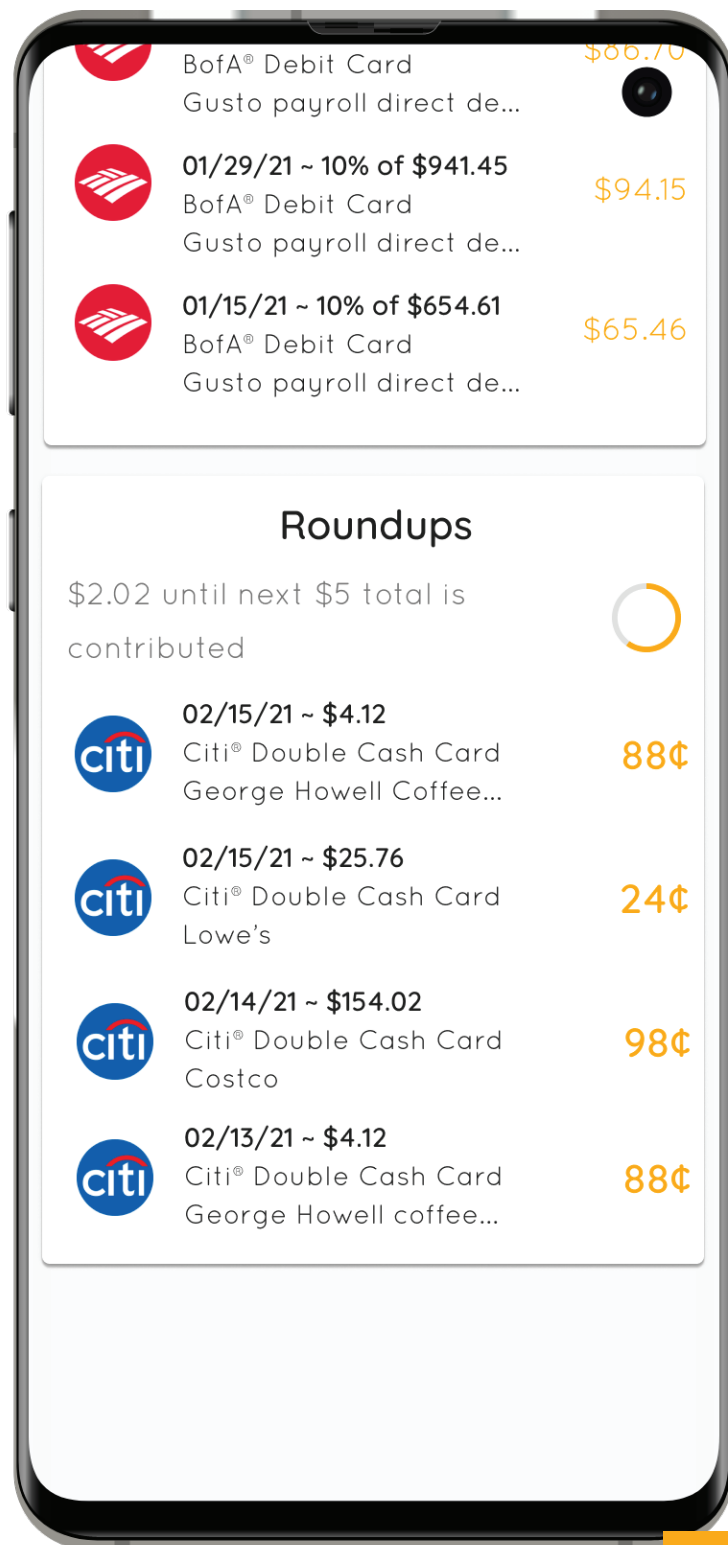
A modern mirror to the ancient practice of gleaning

In the Scriptural practice of gleaning, we see generosity embedded into ancient Israelites' economic production. Roundup offerings exist as a sort of modern inverse, enabling congregants to embed generosity in their economic consumption.

With roundup offerings, you can tie support for church ministries and partnerships to your daily purchases. Buy a cup of coffee for \$3.40, \$0.60 tallied on top goes to the church missions trip, the food bank, the youth group fundraiser, or whatever other efforts you've chosen from those listed by your church.

Instead of providing for others in the very act of ancient harvests, we provide for ministry and the needs of others in the acts of our daily purchases. We actually created Sixpence in the first place with roundup giving in mind, intending to create a way initially for believers to support missions easily in the background of their daily lives. Now, we envision this as a way that congregants can contribute to all sorts of church ministries and partner organizations on top of their more concentrated "tithe" giving.

Additionally, implementing roundup offerings in our own lives can help us as believers to maintain conscious generosity in our daily lives. If I'm supporting ministries and needs of others on top of my daily purchases, it's something I can think about with every swipe of my card each day.



In Summary

Ultimately, it's important for us to remember why we give, and for our faith lived out to represent this knowledge. Our giving is intended to further the Gospel and change the world, not as individuals or for our own glory, but as the collective Body of Christ in a way that bears fruit for the Gospel.

Philippians 4:15-17

“And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. Even in Thessalonica you sent me help for my needs once and again. Not that I seek the gift, but I seek the fruit that increases to your credit.”

As believers, our giving and generosity should be: a community experience, a focused practice tied in some way to God's provision for us, and an extension of our faith that reaches into every aspect of our daily lives, habits, and routines.

Our goal at Sixpence is to provide technology, tools, and support useful in helping churches and their members to better live out the financial side of their faith, in community and lifestyles of generosity. If this resonates with you, please reach out. We'd love to see your congregation engaged in Connected Giving.

If you're interested in seeing Connected Giving made available in your church and pairing these new giving methods with your current giving, reach out!

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