

According to what we have: the gift array

A gift array offers the clear guidance that will help our diverse congregations make personal giving decisions. This paper explains the thinking behind the gift array and offers guidance on how to create the array table.



Paul tells the church at Corinth that their 'gift is acceptable according to what one has, not according to what one does not have' (2 Cor 8:12; see also 1 Cor. 16:2). We want to give from the heart, but how does the heart know what to give? An absence of guidance rarely assists good giving. For many Christians the guidance is clear: we tithe; 10% of income. It is a spiritual discipline that nurtures generous giving for many in our church communities across the country.

But the 2011 UK research, *Giving Insight*, indicates that most Christians are not guided by tithing; indeed only a third supported a specific giving target such as 5% of income. The 2020 *Anglican Giving Survey* does not name-check 'tithing'. The suggested gift array approach is entirely consistent with tithing and helps church members not guided by proportionate giving to make a thoughtful generous giving response.

A choice of responses

A gift array is familiar from charity mailings requesting gifts of £3, £5, £10, or more. It is a simple range of giving options so people can make giving decisions that respect personal circumstances, faith and relationship with their church. Instead of a single, one-size-fits-all request, the gift array puts the principle of differentiation into practice.

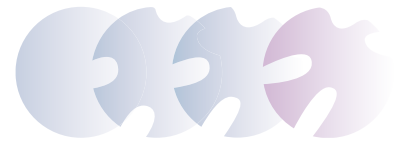
Great expectations

To 'give as you feel led' sounds reasonable, even biblical, and in many ways it is. But what we feel led to give is linked to our giving expectations. In a survey of church members who thought their church expected giving of between 1% and 4% of income, only 1% gave 10%. But of those who perceived the church giving expectation was 10%, a quarter tithed their income (*Passing the Plate*; Smith, Emerson and Snell, p83). The gift array response ranges invite people to step out of their comfort zone or past practice and helps raise giving expectations within the church.

The advantages of a gift array

Let's look at the alternatives. A congregation with 50 planned givers must increase weekly giving by £200. So, just ask for an additional £4pw and Gift Aid is an extra blessing. The virtue is simplicity. But some will not respond so a shortfall is inevitable. It asks the same of the newcomer (and may feel like a membership fee) and the long-standing member. As people tend to give as asked there is no invitation to deeper giving.

Or take a 'pence in the pound' approach. To hit the £200 shortfall is a 20% increase in weekly giving. So just ask everyone to increase giving by 20p for every £1 they already give. Again, it is simple and in the right context can be used to good effect. But it solidifies current giving expectations and is limited as a way to grow generous, for the same reasons as above. A Gift Array offers a range of giving options which builds in encouragement and challenge to greater giving. It helps everyone to settle their giving in the range of options and encourages people who can to give more.



Creating a Gift Array

Creating an achievable gift array is about intuition, trial and error; about sensing what feels right for your church. You have some insights from your weekly giving profile. As a rule of thumb:

- The lower and higher giving bands should have the fewest givers with most in the middle bands. The pattern of givers is roughly bell-shaped.
- Your bottom band should be realistic for your congregation, the top band a challenge for some.
- Lower bands are usually consecutive, upper bands can 'jump' e.g. £7, £10, £12. £0.50p increments can be used and may help monthly equivalents.

Getting started

You may have started entering data into the Budget and Gift Array spreadsheet from the Budget tab.

For the purposes of following this guidance paper, however, please open the [Budget and Gift Array worked example](#) from the [Gift Array tab](#).

- This working gift array example is pre-populated with data to illustrate. Click to the third worksheet, *Gift Array*. It is protected (no password) because of hidden formulae.
- There are two gift array tables. The left hand, purple gift array is titled *Automatic*. The right hand, green table is titled *Manual*.
- In yellow cell A1 the weekly shortfall (£227) is carried over from cell H63 on the *Plan worksheet*.

The automatic Gift Array

The purple gift array does much of the work for you:

- Yellow cell A1 is £227 - your weekly target
- Green cell D15 achieves £227.
- Orange cell A15 requires 59 regular givers.

A start has been made and you can now adjust the purple gift array table. If you have less than 59 planned givers the gift array values must increase. You can't change giver numbers in cells A7:A13. Instead, edit the *Weekly Increase* cells B7:B13.

- Edit cell B7 to read £2 instead of £1 and the remaining cells to run from £3 to £8 in cell B13. We now need 50 givers to reach £227.
- Try again. Adjust cell B13 to £9 and you need 49 givers for £233. The automatic gift array will try to keep a rough bell-shaped pattern of givers.

Adjust the giving bands in cells B32:B38 until it looks and feels right for your church. If it does, job done. If not, the next step is to tweak your gift array manually using the green manual gift array.

The manual Gift Array

The green Gift Array lets you manually adjust both the number of givers in cells I7:13 *and* the giving ranges in cells J7:13. Start by using the automatic Gift Array data as a starting point and adjust manually.

The manual array in the worked example has increased the starting gift to £2 (Cell J8) and tweaked the giving numbers whilst preserving a rough bell shaped pattern of givers.

Try to keep that bell pattern. The exception is if you are writing to large numbers of non-attending church Friends (e.g. a large electoral roll. Allow for rather more givers in the lower giving bands.

The manual gift array will total the weekly increases in green cell L15 and the number of givers in orange cell I15. Simply balance your planned giving numbers and the target figure in cell A1. Adjust both the pattern of givers and the weekly giving bands until you get something that looks and feels right.

Can't meet the target?

Don't be over-cautious in assuming there is no capacity in the congregation to give more. But if you simply cannot find an array that looks and feels right then you must go back to your Plan. If the target is too high adjust the Plan to produce a lower giving target. Then revisit the Gift Array afresh.

Choosing from the array

A gift array may be new for your church so a little guidance may help, perhaps in teaching, perhaps in the *clergy ask letter*.

When considering their response, encourage church members to begin at the top of the array and work downwards until they reach a giving level that feels comfortable for them. They should then be encouraged to prayerfully consider stepping back up one level.

Our giving response to God's grace should have an element of sacrificial giving. As King David said, we don't give to God that which costs us nothing (1 Chron. 21:24). It goes without saying that clergy and lay leaders need to lead by example.