

On the first day: weekly giving envelopes

Weekly giving envelopes, have long been a popular way of giving to our local church. Of value in a few circumstances the downsides of envelopes far outweigh the benefits. Weekly envelopes may be retained for pastoral reasons but phased out as a primary method of planned giving..



The paper *Fruitful Soil* explores the value of planned giving and may be helpful to read as background to this paper.

Constant change is here to stay

Back in 2005 and again in the revision of 2013 a Giving in Grace paper encouraged planned giving by weekly giving envelope, most especially as a first step towards regular planned giving to the local church. Today we are in a very different place. There is no good reason to promote giving by weekly envelopes; indeed there are good reasons not to do so.

To be sure, there were some benefits in envelope giving but we need to recognise them and reflect them in more robust ways of planned giving which themselves align how we live with how we give. Three things in particular have changed the game.

Cash is no longer king

First, ours is an increasingly cashless society and this is true across all demographics. Over 75% of over 65's are *making contactless payments*.

At one time weekly envelopes were themselves a new, modern and innovative way of giving to the local church. They made sense when most people were paid weekly or received their pension or drew out cash from the bank or Post Office. The world is very different now. Cash is still around of course but salaries are most often paid into bank accounts and there is significant growth in:

- Direct Debits and Standing Orders for managing personal finance
- credit and debit cards for in-store and online shopping
- contactless payments via cards and mobile devices

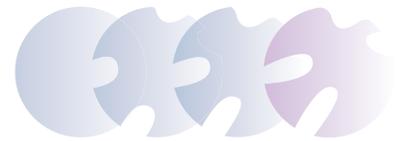
People are in church less

Second, there has been a slow but steady change in patterns of church attendance. Doubtless there are less people attending church. But also, people are attending church less. They are just as committed but in church less often. Envelopes which depend on regular weekly attendance are simply not a robust enough medium for committed, planned giving.

Now, some people with envelopes *are* in church every Sunday and it's OK to bring envelopes for weeks missed with sickness or holidays. But arguably most people don't with experience suggesting 40 or so envelopes a year would be a normal. That's some 20% less than people *plan* to give and, more damaging, less than people *think* they are giving.

Card payments only please

Third, the Covid-19 pandemic from March 2020 was a seismic event which accelerated the growth in cashless payments, closed churches for months, initiated widespread online worship and left a legacy of significantly less people in worship in person.



Health warning

As well as these more recent developments weekly envelopes always carried a bit of a health warning as a means of regular giving.

Designed for cash (though cheques were also used) envelopes risked encouraging a small change mentality in our giving. The medium is so often the message. Cash giving is shaped in our minds by on-street collection tins. Further, as electronic payments of household bills grew envelopes risked implying that this particular financial commitment (giving) is peripheral, insubstantial. And, of course, the act of finding cash and filling an envelope made giving vulnerable to last-minute, even casual attention.

Time to change

The changes in church and society are not going to go away and the weaknesses of envelope giving will not repair themselves. To be sure, in person worship numbers will continue to rebuild and, we trust, grow as the Church goes about its mission.

But new congregations and younger Christians will not practice generous discipleship today using the giving mechanisms of yesterday. Frankly, it is nigh on impossible to imagine asking new and younger church members to set aside cash in an envelope ready for Sunday worship every week.

Nor is it appropriate for church leaders to decline new ways of sustaining generous discipleship. Personal preference, however valuable and blessed by long practice cannot dictate the giving options and decisions of new and perhaps younger Christians

Better ways for generous giving

Paul's teaching, "on the first day of the week set aside your gift..." (1 Cor 16:1-3) will be as meaningful and as challenging as always. But it cannot be framed as cash in an envelope on Sunday morning.

There are rich giving planned giving options, most especially the innovative and flexible [Parish Giving Scheme](#) and other similar schemes. Where the Parish Giving Scheme is not possible Standing Orders remain important and there are [options to explore](#) but these incur transaction costs

Baby and bathwater

It remains true, however, that weekly envelopes are a long standing and valued way of giving to the local church. As the saying goes, as we move on we don't throw the baby out with the bathwater. We take all

that is good from the established practice of envelope giving and apply it in today's context.

- Envelope giving is tangible, literally in our hands. Giving via the Parish Giving Scheme and other ways of electronic giving are enhanced by the use of [giving cards](#) for those who wish to use them.
- A way of giving which assumes people are in church makes a formative and important connection between generous giving and worship. In all communications about electronic ways of giving and in our words and practice at the Offertory in worship it's vital that we give voice to that intimate link between personal giving and shared worship.
- Taking envelopes for the first time was a relatively easy step into regular planned giving. It was simple, manageable, symbolic and helped identification with the life of the church. For many it was perhaps a significant turning point on a personal journey of generosity. As Adrian Sargeant and Elaine Jay note in *Redefining Commitment* (2005) the first twelve months of a decision to give are the most fertile period for building a lasting relationship with charity donors. The Parish Giving Scheme and other new ways to give, may be modern, digital and efficient but we can never, ever lose the element of personal invitation, affirmation and, above all, appreciation by saying thank you.

Envelopes still work for some

A final and important observation. Weekly envelopes still have a limited place in the stewardship ministry of a church. Around 1 million people in the UK do not have a bank account although a number will have mobile based finances. There are still some who prize the control that cash brings to their finances. And there are still older members of our congregations for whom giving by envelopes remains important. There are pastoral and sometimes practical reasons for retaining some envelopes in some circumstances. But they can no longer define planned giving. We don't promote them but we may offer them in limited circumstances parish