Lunch and Learn: Finding Your Future Top Givers

Most churches know who their current top givers are, but do they know who their future top givers could be?

The goal is to identify people who have both **financial capacity and a propensity to give**, then intentionally disciple them toward greater generosity. The presenters repeatedly emphasize that the goal should be discipleship, not simply increasing donations.

1. Look Beyond Current Top Givers

Churches often spend most of their attention cultivating people who are already major donors. MortarStone recommends also identifying people who:

- Have significant financial capacity.
- Are already giving something.
- Are committed or connected to the church.
- Have not yet grown into what MortarStone would classify as a top giver.

The idea is that someone already giving has demonstrated interest and commitment. The presenters describe this as a "boat already in motion" that can be easier to guide than someone who has never begun giving.

The transcript frames these people as potential top givers who may simply need encouragement, discipleship, or a conversation.

2. Generosity Should Be Viewed Through Discipleship

A major theme is that **generosity reflects spiritual formation**.

The presenters reference 1 Timothy 6 and argue that church leaders have a responsibility to **instruct and encourage people toward generosity**, rather than assuming their financial discipleship will develop on its own.

The conversation is not supposed to be:

"How can we get this person to give us more money?"

Instead, it should be:

"How can we help this person surrender this area of life to Jesus?"

They reinforce this near the end with the story of the rich young ruler. Jesus addressed the specific thing preventing the man from fully following Him, and church leaders should be willing to have similarly meaningful conversations about money.

3. Identifying Potential Top Givers in MortarStone

The webinar demonstrates several practical tools.

Community Explorer

MortarStone maps household addresses against census block data and displays estimated median household income geographically. This can help churches understand financial capacity within their congregation and community.

Tithers by Median Income Report

MortarStone compares household giving against approximately **10% of the estimated median income for the household's census area**.

Households can then be viewed as:

- Non-givers
- Givers
- Non-tithers
- Tithers

The presenters acknowledge this is an estimate rather than actual household income.

4. Use Tags to Make the Data Much More Useful

One of the strongest recommendations is to use **tags** from the church management system.

For example, a church could filter potential givers by:

- Member
- Partner
- Constituent
- Campus
- Ministry involvement
- Other indicators of commitment

In the demonstration, a potential-top-giver search originally returned **119 households**. Adding a membership-style "constituent" tag reduced the list to **eight people** who met the financial criteria and had also demonstrated commitment to the church.

The presenters call tags almost a **"superpower"** inside MortarStone because they allow churches to turn very broad giving data into actionable groups.

5. Potential Top Givers Search

MortarStone includes an example Giver Development search specifically called **Potential Top Givers**.

The example uses criteria such as:

Median income:
Set whatever income level makes sense for the church's community.

Giving amount:
The example searches for people giving approximately **$500 to $10,000**.

Giving period:
Previous **365 days**.

Giving funds/categories:
The church can select which funds should count.

Top giver threshold:
MortarStone's default Band 5 top giver threshold is approximately **$10,000+**, although churches can customize their bands.

The objective is essentially:

> Find financially capable households who are already giving but have not yet reached the church's top-giver category.

One sample search showed people in census areas with estimated median household incomes above $200,000 who were giving below the top-giver threshold.

6. Income Data Is a Starting Point, Not the Full Story

The presenters repeatedly caution that median-income information is an estimate.

It cannot tell you:

- The person's exact income.
- Whether they give significantly to other organizations.

- Their debt or financial obligations.
- Their full financial situation.
- Their total assets.

It also primarily identifies wealth through **cash-flow/income**, which can miss people with considerable wealth tied up in property, businesses, investments, farms, or other assets.

This is why the data should lead to a **conversation**, not an assumption.

7. The Next Step Is Relational

Once potential givers have been identified, the presenters recommend engaging them personally through things such as:

- Coffee
- Lunch
- Dinner
- Special gatherings
- Generosity experiences
- Journey of Generosity-type events
- Discipleship materials
- Generosity challenges
- Individual pastoral conversations

The presenters specifically say these should be **discipleship conversations, not fundraising conversations**.

8. Three Simple Questions for a Generosity Conversation

One of the most practical sections of the webinar recommends starting with three questions:

1. How's your family?

2. How's your work/job going?

3. How are your finances?

A preferred variation of question three is:

"Tell me more about your giving journey."

That question is intentionally broad because church leaders usually do not know:

- What someone gives outside the church.
- What organizations they support.
- Whether they previously gave.

- Whether they have experienced church hurt.
- What financial fears they have.
- What God may already be doing in their life.

The goal is to uncover where someone may need help taking a next step spiritually.

9. Generosity Challenges Can Create Long-Term Giving Habits

One example described a church that conducted a generosity challenge every October.

When the church looked at its new-giver cohort data, **October consistently stood out as a month when people began giving and then continued giving afterward**.

The point was that intentional generosity challenges can help people take an initial step that becomes an ongoing habit.

10. MortarStone Integrations

MortarStone connects automatically with many major church management systems.

Planning Center was specifically highlighted as having an especially robust integration. The presenters also noted that MortarStone can send some information back into Planning Center to support engagement workflows.

Churches using unsupported systems can manually upload the required data.

11. Data Appends

MortarStone also offers **data appends** to help fill missing information such as:

- Birth date/month and year
- Physical address
- Email
- Phone number

The data comes from available public-information/data services. Once appended, information can be exported back into the church's primary system.

The presenters said they commonly see very high match rates, although the tool can only return information that is actually available.

Better demographic information also allows churches to create more relevant generosity strategies, such as communicating differently with people over 70 about IRA-related giving than they would with younger donors.

12. Important Data Limitation

Payment processors often collect only the minimum information required to process a transaction.

That means churches relying primarily on giving-platform data may be missing important information such as:

- Ages
- Addresses
- Complete contact information

The presenters recommend either using data appends or periodically asking members to update their information.

13. One Significant Observation

Kent says that, based on the church data he regularly reviews, he often sees **roughly half of members giving nothing**.

He argues that churches typically have enough non-givers and non-tithers to fill an entire year's calendar with meaningful coffees and lunches.

Again, his recommendation is not to make those meetings fundraising appointments. They should be broader discipleship conversations about following Jesus, with generosity being one part of spiritual formation.

14. Practical Challenge Given to Attendees

The webinar concludes with a "double dog dare":

Identify one person using MortarStone and have one generosity conversation with them.

It did not need to result in additional giving. The goal was simply to get church leaders practicing these conversations.

The presenters even recommended practicing with:

- Elders
- Deacons
- Staff
- Small-group members

before approaching other people if leaders are uncomfortable discussing finances.

Biggest Takeaway

The webinar's overall strategy can be reduced to:

Identify → Understand → Engage → Disciple

Identify people with potential capacity using giving data, census information, tags, and searches.

Understand that the data is directional and does not tell the whole story.

Engage people relationally rather than treating them like fundraising prospects.

Disciple them toward greater surrender and generosity as part of their broader walk with Christ.

The strongest underlying message is that **data should tell church leaders who may need attention, but relationships and pastoral conversations are what actually move people forward.**