



STABILIZE

PROTECT YOUR BUDGET | GROW GENEROSITY | ACCELERATE IMPACT

The year was off to a promising start.
Attendance was good.
People were feeling positive.
Our financial plan for 2020 was in place.

Then it happened. Slowly at first.
And suddenly it accelerated like an out of control freight train. The Coronavirus pandemic of 2020 was here. All of our plans, so carefully and prayerfully made, now in shreds.

The Church as a gathered body
has been redefined.

What to do?

We all know that we are officially in uncharted waters economically. Just a few months ago, we were in record territory with the stock market, employment was at a historic high, and all other economic indicators had been positive for a long time.

We knew it would not last forever.
We just didn't know COVID-19 would barge in like an unwelcome guest.
Everything changed overnight.

Giving for the mission and ministry of the church is up in the air right now.

Many signs are encouraging about church giving. At the same time, we see signs that some (perhaps many) in your church will be financially impacted to the extent that it might impair their giving for a while.

While the long-term impact of this pandemic is still uncertain, we are headed into a new and challenging season, maybe even some financial challenges.

The recession we saw in 2008 and 2009 was a historic wake up call. While we are hopeful that we won't experience such a deep slump this time around, we can't bury our heads and ignore the reality that it could happen again. There are too many uncertainties right now.

So now what? How can we position our church to weather this current storm and establish a foundation that will help us recover quickly when the Covid pandemic season has passed? In other words, how can we stabilize so we can protect our budget, grow generosity and accelerate impact?

Here are a couple of things to keep in mind before we dive into developing a recovery plan.

What Churches Can Expect During Lean Economic Times

1

Tough Times Drive More People to Church

Be ready for this. If people don't have their faith solidified, tough times will drive them to attend church more, even if it's only online. Brokenness and hard times are part of the story of God. While it may be hard, it will drive people closer to Him.

Tough Times Increase the Need for Benevolence and Outreach

Be ready for this as well. You'll have more people who are in need of funds, benevolence, and outreach from your church. In fact, there will likely be a sharp uptick in requests over a short period of time.

2

Despite what many believe, the economy is not the main driver of how your church performs financially. A lot of churches want to believe that, but it's not necessarily the truth. In the challenging times of 2008, 2009, and 2010 – the most stressful economic season in recent times – more than half of churches in the U.S. were either flat or up in their giving. Only 30% to 40% were actually down. Some churches were actually up significantly. We are starting to see that pattern emerge even now.

How Can Giving Go Up During Challenging Economic Times?

In lean times, the headlines will blare out that giving trends are down. When you hear this, remember that the data being discussed is generally giving to **all** non-profits. This would include colleges, universities, churches, museums, and many other charitable causes. They are all lumped into one philanthropic category. But church or religious giving is a separate and distinct category, and churches don't tend to follow the same trends.

Why do these other entities feel the effects more than the church?

1. People tend to be more connected to churches than they are to any other charity they might support. This is true even for those who attend infrequently.
2. A church has the unique opportunity to be in front of its constituency 52 times a year. Although most non-profits would love to be in front of their people on a weekly basis, they do not have this advantage.
3. For those who give to church, there's a strong tendency to keep giving even when cutting back on giving to other charities. There is typically a higher loyalty to churches.

This means that during leaner times, churches should not automatically expect giving to go down. Expect more people to come to your church, and expect more requests for benevolence and outreach, then do what you can to insulate your church from the effect of a recession.

Discipleship Matters... More Than Ever!

In the midst of the coronavirus pandemic, people are in a serious battle right now with worry and fear. This issue of worrying about external factors is an old one. It's in the Bible in many places, such as the story of King David worrying about the victory over the enemies of Israel.

In 1 Chronicles 21:1, Satan rose up against Israel and incited David to take a census of Israel. There was nothing wrong with counting the men of Israel, but in David's case, his error was not trusting God in his heart. He wanted to count the fighting men to make sure he had enough for a victory. God had already given him the promise of the victory, but he was still going to count the fighting men and God counted that as sin against him.

1 Chronicles 21:8 – Then David said to God, “I have sinned greatly by doing this. Now, I beg you, take away the guilt of your servant. I have done a very foolish thing.”

In the midst of uncertain economic times, will we trust God's power and provision for His Church, or will we insist on doing what King David did and rely on the number of fighting men? You know the answer to that question. We must trust God and the power and provision He has for His Church.

External factors are relevant, but we can't control them. It is possible, however, to overcome those factors if we focus hard on some internal factors that we can control. The most important factors to focus on today are the ones that will help us protect and preserve the giving we have.



Protect Current Giving

1

Stabilize Your Key Givers

Every church, regardless of size, has “giving leaders” who are committed to the ministry at extraordinary levels. You have different levels of givers in your church. In all likelihood, 65-80% of a church’s giving comes from a small group of givers, probably 15-20% of the total. They represent a significant segment of your church and their behaviors are the ones we want to emulate as much as possible. They give, they serve, they lead, they invite, and they influence. Now is not the time to ignore them. Now is the time to lean in and serve them.

How you build, pastor, and expand the relationship with these givers makes a big difference. You cannot speak to the church at large and hope these givers will get the message. You have to segment them as a group.

Make it a top priority to make personal calls to these people right away. Ask how they are doing. How is their family doing? How can you pray for them? Refrain from using this time to ask them for something. Chances are, if you notice a drop in gifts from your top givers, it’s as much on their mind as it is yours. Give them grace and love them through this challenging time.

2

Refine Your Offering Moment for the New Online Reality

We are already seeing a strong correlation between giving and how the offering (or giving moment) is presented in the online experience. Be intentional and focused. It has to be an act of worship and not feel like an administrative item in the middle of online church. That means, take your time. It won't take as long as it does when you meet in person because you are not passing the plate, but don't rush through it.

Inspire people with stories about how you are impacting lives in the crisis and be very clear about how to give.

Here are some suggestions:

- Have a slide on screen with clear instructions on how to give – both electronically and by check.
- Move people to an online platform where possible. Do a demo and show it. Repeat it through the week on social media and church-wide emails. If you expect people to enlist in online giving, make it super easy for them to do so.
- Make sure the GIVE option on your web site is obvious. Don't make your people have to squint to find it.
- If people do not want to move to online, make sure they know how to get a check to the church. Offer to send them pre-addressed envelopes with a stamp so they can mail back to the church. Have a drop box or mail slot at the church.

3

Communicate, Communicate, Communicate!

Communicating with clarity and focus is more important than ever in the midst of crisis or economic downturns. You already know that but what you may lose sight of is a focused message that aligns with the heartbeat of your church and who you are trying to reach.

Especially with your most engaged leaders. These are the people who provide the most support for your church; leadership, volunteering, serving, giving. It is critical to keep them engaged in this season, even as the church is not gathering in person. Focus on how they get in touch with you, how they participate in online services, what you're doing in the community, where they can go for help. Remember, these people are accustomed to being engaged in the church when it is open. You cannot leave them in a vacuum during this season and hope they will stay engaged like they were before the coronavirus pandemic. Be creative. Keep them engaged.

Resist the urge to make it all about the money. Talk about all the ministry you are doing in this season. Givers LOVE to hear about "wins." Keep the focus on the mission and ministry of the church. There are more hurting people now than just a few weeks ago. They are hurting financially, emotionally, relationally, and spiritually.

This is a perfect place for the church to thrive and flourish. As this subsides and gatherings are allowed again, people will be coming to our churches in record numbers. We have to stay strong to be ready for them.

4

Leverage Every Medium

Now is the time to embrace the communication tools you may have avoided until now. Your website and email aren't enough. The people who you want to engage with are hanging out on Facebook, Instagram, Twitter, LinkedIn and other social media outlets more than ever. You've got to be there with them and help them understand how they can engage with you. Be agile and meet your community where they are.

Begin to Reframe for Relaunch.

Start with WHY!

The coronavirus pandemic and all the collateral effects will pass. And when it does, our churches need to be ready. The 4 steps we covered above are key to staying strong while the pandemic plays out. Take action now, while it's critical to protect current giving and engagement. After that, there are a few more things you can consider as refinements which can help you accelerate quickly when the economy recovers and protects you from the next downturn.

You must have a clear mission, vision, and a reason to exist. You know that. Now is a time to make sure you are super clear. You must know what God is specifically calling your church to do and how it is unique from all the other churches in your city. A foggy vision is like setting out on an ocean journey without a destination in mind. You have no idea where you are going and you have no way to prevent aimless drifting. You must be clear about your vision and you must communicate it regularly with everyone, from staff to volunteers, committed givers to casual attenders. Get buy-in at all levels. In the new season post COVID-19, as you reframe and relaunch, vision clarity will be a critical factor!

When you have a clear and compelling WHY, people are far more likely to get excited and engaged. It helps you thrive in a strong economic environment and mitigates the effects of a recession. Here's a great question to ask: If our mission was a turned into a screenplay, would anyone want to watch the movie?



But Don't Stop There

Once you have clarity of purpose and mission there are several foundational principles you must implement now if you hope to accelerate quickly out of these lean times when they end.

1

Get People Connected

It's one thing to see people come to your church in the online environment. It's another thing to get them connected and engaged in your church. Getting people connected and engaged is even more important in the online environment. It is way too easy to drift in and drift out without being noticed.

If you can get people connected, you can actually grow your church during down times. You may notice that the people who are connected are the ones who get things done: they serve, they volunteer, they lead, they give, they invite their friends. They do all the things you want them to do, and that is part of the health factor of your church. Now that you have been forced to foster engagement with people that can't come to church, there is no better time to invest in making your connection processes as effective as they can possibly be.

2

Simplify Programs

Before we had to move to 100% virtual church, it was easy to offer a large menu of programs. However, too many choices often confuse people and makes it harder for them to connect. You have no choice but to simplify things now, but resist the temptation to bring all those programs back when people can start attending church in person again. This simplification process will help people get connected and streamline your staff and volunteer base because you can have them focus on a narrower set of strategies and tasks. This will allow you to do more with less people. Lots of programs may provide lots of choices but it dilutes effectiveness. Double down on programs that work and get rid of everything else.

3

Evaluate Your Budget and All Expenses

This is an area where you need to get things under control for the future. Where can you save money or trim budget line items? Maybe you can recruit more volunteers. Maybe there are opportunities to outsource services instead of having full-time equivalents. For many churches, especially those with an annual budget under \$2 million, they would do better to outsource bookkeeping, IT, or creative services. Also look at getting rid of tools and systems you don't use or that are antiquated. If you really learned to use your financial accounting system or church management system, it could be an easy way to bring about more efficiency. Finally, do you have any outstanding debt that can be refinanced? With rates at record lows and the current availability of very attractive terms, now could be a great time to save a lot of money with a new debt structure.

4

Cultivate Generosity

If you haven't already developed a culture of generosity in your church, you are feeling the effects of this crisis more than those churches that have made it a priority. But, don't throw in the towel. Start working on it immediately! The basics are fourfold. You must preach it, teach it, celebrate it, and model it well.

Generosity should be normalized in the life of your church. Talking about it in the right way helps to normalize the conversation. It is a discipleship issue, not a financial issue. Growing people's hearts grows their giving. Biblical giving is more about where the gift comes from (a generous heart) and less about where the gift goes to (your church).

You should also start paying attention to metrics for generosity and making sure you understand what's going on with your givers. Lots of churches can quote chapter and verse for when it comes to their income and expenses and, at the same time, have no idea what is happening under the dashboard with their givers. Who are your new givers? Who has stopped giving? Who has moved to new levels of commitment and why? These are key questions you should be using all the time. Every change in giving is a pastoral matter, sometimes a concern and sometimes a celebration. Givers appreciate it when you notice.

You should also develop strategies to get non-givers giving now, while their hearts are open to helping others. Acknowledging, celebrating, and storytelling about first-time givers is a great way to do this. When you show that giving is a priority to the church and you share stories about the blessings of giving, it becomes contagious.



Remember that God is still in control!

While all of these strategies and steps you can take will help, above all, remember that God is in control. It's not that the economy isn't a factor. It is and always will be a factor. But it is likely not the most important factor. The health and effectiveness of your church is much more important to the giving culture of your church. Focus on those things, even now, as we are still navigating our way out of the coronavirus pandemic. There will be another tough time. Hopefully not one like this! But there will be another challenging season. Begin preparing your church now. Your 2020 budget might be obsolete but don't let this season pass without strengthening your church in this area.

Above all, remember that this is God's Church. He is in control and the ultimate results are up to Him. Don't be like King David counting the fighting men, trusting in the number of fighting men in Israel. Trust God's power and provision for your church.

Amen.

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IF YOU'D LIKE TO SCHEDULE A
COMPLIMENTARY SUPPORT CALL
WITH A GENEROSITY STRATEGIST

GET STARTED

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