



The Stewardship Coach Volume 7 / Issue 25



How is giving? I am always asking that question. Recently I have been sending out emails to my list of churches and church leaders asking that question and, of course, offering help. Here is a response I received back:

“Thank you for the information but we have been blessed by our church family members and instead of a decline in giving over the last few months, we have had a bountiful increase.”

Bountiful increase? Are you seeing a bountiful increase? I mean, hallelujah for this church but is that what you are seeing? I have found a few churches seeing increases but very few. Overall, nationally the results are mixed.

A 10% to 20% decline in 2020 giving has been, and remains, my projection for healthy churches. I am being asked my views and opinions from not only pastors but several major ministries and organizations. I decided that now, almost 6 months into the year, it would be a good time to address that with a Stewardship Coach entitled *The COVID-19 State of the Offering*. I am going to help you understand what those of us in the stewardship field are seeing. Let's start by looking at ...

Two surveys with two disparate results – On Wednesday of last week, I received the results of two surveys that each, in part, dealt with the decline in giving among churches. Let me list their key points:

“Giving Is Climbing, Say Some Church Leaders: New survey offers reasons to be cautiously optimistic after weeks of restrictions on in-person gatherings.” That headline and subtitle grabbed my attention. The article references the Evangelical Council for Financial Accountability (ECFA) survey that drew responses from 684 churches and 657 nonprofits. Among the church leaders who responded:

- **47% said giving in April of 2020 was higher than April of 2019**, while 19% said it was flat; 20% said it was down by as much as 20%; 9 % said it was down between 20% and 40%; and 5% said it was down 40% or more.
- **47% said total cash donations (excluding one-time “extraordinary gifts”) were up in April 2020 compared with January 2020** (before the pandemic's fallout hit the United States), while 25% said it was flat; 15% said it was down by as much as 20%; 10 % said it was down between 20% and 40%; and 3% said it was down 40% or more.
- **69% expressed optimism regarding the outlook** for total cash and donations they expected to receive between May and July of 2020, while 21% said they were “uncertain,” and 15% said they were “pessimistic.” ¹

LifeWay Research, the same day, tweeted out their own study with these facts.

- **Two in 5 pastors (40%) say giving has decreased compared to earlier this year.** A similar number (42%) say giving has continued at similar levels. Few (9%) say giving has increased, while 9% are not sure.
 - Among those who say giving is down, 3 in 10 (30%) say it has dropped less than 25%. More than half (54%) say giving has decreased more than 25%, with 18% reporting it being down 50% or more.
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- These numbers are less bleak than the perception of pastors in March when 52% said giving was down from earlier in the year, 18% said it was flat and 2% said it had increased. More than a quarter (28%) were not sure what to expect. ²

Baptist Press released the following information about the Southern Baptist Convention's giving to their Cooperative Program. For you non-SBC folks, the Cooperative Program, CP, is like your apportionment to the denomination. However, each SBC church is autonomous so there is no set amount they give. Most SBC churches give a percentage to their denomination. Baptist Press reported that ...

- Gifts to the national Cooperative Program Allocation Budget for May 2020 were **below budget by more than \$1.5 million**.
- The \$14,802,344.02 given through the Cooperative Program was **16.08% less** than the same month last year.
- Designated gifts (this would be gifts to missional causes etc.) received in May was **26.24% below gifts last May**. ³

How do we process this information? **Here are my observations.**

1. **It is far too early to make hard and fast predictions.** I think it is safe to say two things. First, no one church's experience is going to match another. This accounts for the wide disparity in the polling.
2. **The majority of churches will see some type of giving decline.** I base this on historical look backs at previous times of crisis, studies such as listed above, and my own experience talking with you. While surveys can lead to false assumptions, real data like what the SBC is reporting shows the decline in giving. The SBC has 47K plus churches. If their CP giving is down by 16%, you can be assured that SBC churches are seeing similar declines. As goes the SBC, so goes the rest of church giving. The real question is ...
3. **Has giving stabilized?** This is the crucial question. I think it has stabilized but why? My feel right now is that the typical churches' core and key donors have stepped up to bridge the gap. How long can they do that is dependent upon how fast the economy gets back on its feet. The other question that must be asked is what demographic is driving your giving's stability? My guess is that it is Baby Boomers. How long can that last? Then we need to ask ...
4. **Is this the new normal?** Honestly, no one knows. What we do know is that attendance and giving were already in decline before COVID-19. What will be the lasting impact on both after we return to whatever the new normal is? So, here is my final observation:
5. **All the data in the world about the church across the state or across the street is meaningless as you are concerned with how giving is going at the church you serve in.** This is why my life goal is to ...

Reverse the decline in giving, one church at a time, starting with your church! Let's get to work.



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Join me for another group teaching time Monday, June 15 at 11 AM EST
<https://attendee.gotowebinar.com/rt/7081778876232214541>

1. <https://www.churchlawandtax.com/web/2020/june/giving-is-climbing-say-some-church-leaders.html?fbclid=IwAR1GEy7HL06AXo-iklg8jggXoEhUkVg41Bs6c4EdUcCvb7187dxCHgbhgp0>
2. <https://lifewayresearch.com/2020/05/01/few-protestant-churches-met-in-person-for-worship-services-in-april/>
3. <http://www.bpnews.net/54909/economic-impact-of-covid19-pandemic-slows-cooperative-program-giving>

Missions and Ministry Moment

(aka offering talk)

#5 of The 16 Offerings of Summer! Let's make every one count. Here is mine.

Standing FOR Fathers

Today is Father's Day! I'm going to do what we always do to honor fathers. In a minute, I am going to ask all our fathers to stand up no matter if you are here or watching online! And then, I want everyone to give these guys a hand wherever you are, either here or watching at home online. Everyone got that? Here we go ...

Will all the fathers please stand? Come on, everywhere; fathers stand up. If you are alone watching on the Internet, stand up. Right there, you get out of the recliner and stand up. OK, the rest of us, let's give these guys a hand.

I always think Father's Day is less celebrated than Mother's Day. One reason I think this way is that *every* study shows we spend more on Mother's Day than we do Father's Day. I am OK with putting the money on momma, but I believe we need to put some honor on daddy. Mom, we are going to give you the flowers. Dad, today we honor you!

I am not sure why Father's Day seems to be less celebrated, as fathers play a crucial role in providing a stable home environment. Studies show that when a home has a father in it, those in that home have a higher chance of success later in life. So, it's worth honoring our fathers by standing FOR fathers!

Did you know that we have a Heavenly Father? Paul used the term Abba Father in the book of Romans, which back then was a term of endearment used about a father. The modern-day equivalent of this today could be translated, daddy! Think about that. We get to call the creator of the universe, daddy!

So, here is my point as we prepare for the offering. While we work to honor our earthly fathers, doesn't it make sense to honor our heavenly Father? One way you can do that is through your generous gifts to our church. Proverbs 3:9, 10 says, "Honor the Lord with your wealth, with the firstfruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine."

Let's honor our heavenly Father today with a great offering! Check out all the ways we have for you to give either here or online. Thanks so much for your generosity. Then don't forget to honor your earthly father this Sunday!

Bonus Section

Last week, I introduced you to Dr. Jason Bunger, the Senior Pastor at Hope Church in Dayton OH. Jason appeared with me on our June 8th group teaching time. If you missed that interview you can check it out at, <https://youtu.be/Jlfj86GjDag>. The following is the opening section of the paper I posted last week. I want to thank Jason for allowing me to share his important thoughts.

Developing a Strategy for Multi-Ethnic Ministry for Hope Church in Dayton OH

The message of the Bible can be summed up in one word—Reconciliation. Paul writes to the Believers at Corinth: *“All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation; that is, in Christ God was reconciling[c] the world to himself, not counting their trespasses against them, and entrusting to us the message of reconciliation. Therefore, we are ambassadors for Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God. For our sake, he made him to be sin who knew no sin, so that in him we might become the righteousness of God. (2 Corinthians 5:18-21)*

The death and resurrection of Christ made reconciliation possible between sinful humanity and a holy God. We are now able to be reconciled to God. This can be referred to as “Vertical Reconciliation.” Furthermore, believers are now able to be reconciled to one another because Christ has removed the “wall of hostility”¹ that separated us from one another. This can be referred to as a “Horizontal Reconciliation.” Bryan Loritt’s notes that the cross is seen in these acts of reconciliation. Because we have been vertically reconciled to God, we can be horizontally reconciled to one another. God has entrusted us with the ministry of reconciliation.

A Brief Theological Rationale for Multi-Ethnic Ministry

In the Great Commission account, Jesus tells his disciples that they will be witnesses beginning in Jerusalem and extending to the ends of the earth. Forty days later, on the day of Pentecost, the church was established as a multi-ethnic community. We notice a few observations about this multi-ethnic ministry.

First of all, the church, by definition, is already multi-ethnic. The word for church simply means “gathering,” and when God’s people gathered in the New Testament, there was a lot of ethnic diversity. It has been said that Peter’s speech at Pentecost was heard by people of at least 15 languages. Luke writes in Acts 10:35 that God “accepts from every nation, the one who fears him and does what is right.” The word for nation here is “ethnos,” which means “ethnic” or people groups. So, the condition on which God accepts people is not based on ethnicity, but attitude. He accepts people from every ethnic group, who fear Him.

Secondly, because God draws people from every background, churches should reflect this. In John 12:32, Jesus promised, “And I, when I am lifted up from the earth, will draw all people to myself.” Jesus is drawing all people to Himself. We simply need to make sure that we are not getting in the way of what God is doing. In Acts, we see people of all ages, tribes, and languages. This is what should naturally happen.

¹ Ephesians 2:14-16: *14 For he himself is our peace, who has made us both one and has broken down in his flesh the dividing wall of hostility 15 by abolishing the law of commandments expressed in ordinances, that he might create in himself one new man in place of the two, so making peace, 16 and might reconcile us both to God in one body through the cross, thereby killing the hostility.*

I am very fortunate to be part of a church that is slowly becoming more multi-ethnic. We are not doing anything through programs or marketing to make this happen. We are simply focusing on lifting up Jesus while God is drawing people to Himself. The homogenous church simply is a phenomenon of American church history, patterns, and marketing strategies.

Thirdly, people from every background need Jesus equally. We all have common experiences that the church is uniquely equipped to address. We all, regardless of our background, are sinners in need of forgiveness and salvation. We all live in a world that is broken. We all have people who can have fears about our things like finances, acceptance, children, relationships, and our future. We all know what it is like to live with shame. We all know what it is like to be rejected. We all can know the joy of serving a savior that has forgiven us. Some experiences are unique to every Christian.

Fourthly, it is not always easy to be part of a multi-ethnic community. In Galatians 2:12-14, Paul had to confront Peter for retreating from the Gentiles when “certain men” from his past arrived. Paul writes: “For prior to the coming of certain men from James, he used to eat with the Gentiles; but when they came, he began to withdraw and hold himself aloof, fearing the party of the circumcision. The rest of the Jews joined him in hypocrisy, with the result that even Barnabas was carried away by their hypocrisy. But when I saw that they were not straightforward about the truth of the gospel...” Peter, regarded by many as the chief of the apostles, removed himself from his new brethren when it became more convenient, popular or expedient to distance himself from them and associate only with those from his similar background. Multi-ethnic ministry can sometimes be challenging, but no less necessary and rewarding.

A Practical Rationale For Multi-Ethnic Ministry

The changing demographics of the United States

Contrary to popular thought, Christianity is not in decline or dying; it is moving. Christianity is growing rapidly in the global south and east. “Christianity began the twentieth century as a Western religion and indeed, the Western religion; it ended the century as a non-Western religion, on track to become progressively more so.”²

In 1900, fully 90 percent of Christians lived in Europe or the United States. Today 60 percent live in Asia, Africa, and Latin America, and that figure will probably rise to 67 percent by 2025. About 1974, Christianity ceased to be a ‘Western’ religion.”³

Global immigration is also impacting the growth and mission of the church. “An estimated 214 million people in the world today are migrants, living in a country different from where they were born. Nearly half of these migrants are Christians-about 105 million, far more than the proportion of Christians in the world, which is 33 percent. And for those Christians who are on the move, the United States is their chief destination; they presently account for about 32 million, or 13 percent of the Christian community in the United States. That percentage will continue to rise. These new immigrant Christians are changing America’s religious landscape.”⁴

America is trending toward diversity. The population of white people in the United States will no longer be a majority in the near future. In 2010, for the first time, there were more non-white babies born in the US than

² Andrew. F. Walls

³ Harvey Cox, *The Future of Faith*.

⁴ Wesley Grandberg-Michaelson, *From Times Square to Timbuktu*. Share by Bryan Loritts, in Preaching Reconciliation Class Notes, July/August 2018 at Gordon-Conwell Theological Seminary.

white. By 2050, Asian and Latino populations will triple in size. Whites will drop from 67% to 47% of the population. It is projected, by 2042, that whites will no longer be the majority.⁵ Unless the majority culture church embraces the need for diversity, she will quickly find herself increasingly irrelevant.

The Changing Demographics of South Dayton

Dr. Korie L. Edwards⁶ of Ohio State University notes that (on average) the community surrounding a church is ten times more diverse than the average church. Furthermore, the average school is twenty times more diverse.

A couple of times each year, we will do attraction children outreaches and advertise the events on social media and through the weekly emails of the school. What amazes me about these outreaches is that the families who come from our schools do not look like the families who come to our church. Our community is much more diverse than our congregation is currently.

A diverse community will become increasingly confused about the presence of homogenous churches where everyone looks the same, speaks the same, and votes the same. Jaren Alcantayra writes, "If the church in the United States bears even a remote resemblance to the overall population, it will be intercultural with an intercultural witness to an intercultural society."⁷

A Unique Opportunity for Hope Church

Despite the fact that the Dayton area has over 800 churches, very few churches can be defined as multi-ethnic. Sociologists define a multi-ethnic congregation as a church where no one ethnic group comprises more than 80% of the congregation. It is estimated that only 7.5% of institutions of faith (all faiths) are multi-ethnic. However, even more, surprising is that only 2.5% of Christian institutions are multi-ethnic.⁸

However, I am convinced that Hope Church is in the ideal position to reverse this trend and become a genuine multi-ethnic congregation. Hope Church is a 177-year-old church on the southeast side of Dayton, Ohio. Hope sits in a geographical place that is ideal for multi-ethnic ministry, located directly off the I-675 exit at Wilmington Pike and sitting adjacent to a new hospital, shopping center, and retail/restaurants. Hope is positioned to become more of a regional church than a local church. The majority of the Dayton area is within a 20-minute drive from Hope Church.

In 2011, Hope church was 100% white. Since that time, Hope has grown more diverse. The worshipping attendance is currently about 10% minority. Hope Church has people attending from eight different countries and a large number of multi-ethnic families. What is particularly exciting is that Hope has not done much as of yet to become intentionally multi-ethnic. The greatest opportunity, and at the same time, the greatest challenge, is for us to intentionally name this value and then start budgeting, staffing, and prioritizing toward the incorporation. We have long held that, as A.W. Tozer has said, that "1000 forks tuned to the same piano are naturally tuned to one another." If Christ is lifted up, He will draw all men to himself. Hope has become multi-ethnic by focusing on Christ and not ethnicity.

⁵ Bryan Loritts, Preaching Reconciliation Class Notes, July/August 2018 at Gordon-Conwell Theological Seminary.

⁶ Korie L. Edwards, *The Elusive Dream: The Power of Race in Interracial Churches*

⁷ Jaren Alcantayra, *Crossover Preaching*

⁸ Bryan Loritts, *Right Color/Wrong Culture*. This trend seems to be improving thought. According to LifeWay Research, only 2.5% of the congregations in the U.S. were multi-ethnic in 2008. In 2018, it is estimated that 10-14% of congregations are multi-ethnic.