



The Stewardship Coach Volume 7 / Issue 28



How should you evaluate giving in this COVID-19 world that we live in? My team has been wrestling with this question as we approach our mid-year giving review of client churches. In the past, we have focused upon comparing the current year's mid-year giving with the last year's mid-year giving. Does it make sense to even look at that? Yes, but the question is, how?

This edition of The Stewardship Coach is entitled ***Evaluating Giving in a COVID-19 World***. I am going to share with you how you need to look at giving. Now more than ever, you need metrics by which you can evaluate how the shutdown has impacted your giving and, more importantly, what that will tell you moving forward.

Why is this important? There are several reasons why you must keep track of how giving is going. For one thing, many of you are entering into, or will soon, your 2021 budget planning. How do you set next year's budget amidst the continued uncertainty we are facing? Another reason is that while giving might have stabilized for your church, or even increased, you need to know the cause behind that so you can take corrective action.

Amounts, percentages, and averages are the most common metrics we track. Most everyone looks at the total amount given. That of course is helpful, but it doesn't tell you what trends you might be facing. For instance, before COVID-19, the giving trend was showing a slow steady decline from the late 1960's through the present day. Yet, the total amount of dollars given has increased. Wait, how can the amount given go up while giving is in decline? The answer lies in realizing that there are two sides to the giving coin.

Last fall, in Volume 6 Issue 44 entitled ***The Long Drip, Drip, Drip of Decline: The State of the Church Report***, I reviewed empty tomb's report on church giving by John and Sylvia Ronsvalle. I wrote the following:

"A two-sided coin – You must think about giving from two perspectives, like the two sides of a coin. One side deals with percentages of the donor's income. The other side looks at the amount in terms of actual dollar amounts given.

Here is how the Ronsvalles stated it, "The fact that incomes increased faster than giving explains why per member giving increased in dollars overall from 1968 through 2017 but shrank as a portion of income." Americans were giving more in terms of total dollars, yet the percentage of what they gave shrank.

If you only look at one side of the coin, it can create a false sense of security about the financial health of the Church. We need to look at both sides of the coin.

The percentage side of the coin - Percentages of giving as a portion of American's disposable income is, I believe, the best way to predict trends for the future. If the percentage of what Americans give out of their disposable income continues to decline, then what they give dollar-wise will also decline."

What does this mean for the present? Many churches that follow me are reporting that giving has actually increased from last year at the same time. What they are pointing to is the fact that the total amount of dollars in the "plate" has increased. Does this mean giving is increasing? Is this a one-time event that will change over time? How will this impact your budget planning for next year? The question I have is, is this increase fueled by your top-tiered donors or are you experiencing a generosity revival?

So, what should you be tracking? Here is what I recommend.

The best metric is to track giving per week per giving unit. Let's start by discovering what your average gift per week is. Most simply, take the amount given and divide by the attendance. This is a false way to analyze your giving. Using this method, you count babies, kids and others who give very little. You also are ignoring how families give. Valerie and I give as a couple. This why, over 20 years ago, we established the practice of tracking not attendance but giving units. How do you do this?

Decide what constitutes a true giving unit. Over 20 years ago, the team I worked with established a benchmark line of \$200. I later found a study that showed \$200 was the median gift yearly to a church. In our studies of thousands of churches, we have found that those above the \$200 mark give 99% of all money. The other 1% comes from guests, Christmas, and Easter members, etc. We believe it is important to track your true donor base, those giving above \$200. How many of your givers fall into that category? To find out,

Divide the number of giving units by the average weekly offering amount to determine your giving per week per giving unit. This measure allows us to determine the generosity health of any size church. \$50 a week is the benchmark average we look for in healthy generosity churches.

How does this help in the middle of a pandemic? That average will tell you if giving is increasing or declining even as total dollars might be increasing or decreasing. For instance, if my dollar amount is higher but my average is lower, my future might not be as bright as I think!

The next metric that you can check is what we call The 50% line. Here you want to determine what percentage of your true donors gives half of all that is given. In the typical church this runs around 15%. What I would be looking at is, is that percentage growing or getting smaller? My experience is telling me that those churches seeing an increase in giving are probably seeing their top donors simply giving more.

Right now, you need to spend time ministering to this key group as they hold your immediate financial future in their hands! If their business is off, your giving is potentially in danger! Additionally, if the majority of your 50% line are above the age of 60 you have a challenge ahead of you.

Next check what we call, The Churn Rate. Every church has both a front door and a backdoor not only in attendance but in giving. The question you should be asking is, are we increasing the number of donors or losing donors? A downward trend in number might not spell doom for this year but unless you are replacing those you lose, your future is unpredictable.

If this is all too complicated for you but you know you need to know, I can help you! As you know, I have multiple tiers of membership. Those joining my Gold level membership plan for \$365 a year receive a one-time analysis of giving called our Generosity Assessment. Those in my Platinum and Diamond level membership receive this report twice a year. Email me today if you are interested!

A good analysis of your current giving is key towards assuring that your church is financially secure into the future! It's time to evaluate your giving!



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Join me for another group teaching time Monday, July 6th 11 AM EST.
Here is the correct link: <https://attendee.gotowebinar.com/rt/246587880220610318>.

Missions and Ministry Moment

(aka offering talk)

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

Every Time I Think of You I Give Thanks!

In writing to the Philippian church, the Apostle Paul began the letter saying, "Every time I think of you, I give thanks to my God." That verse expresses how we feel about each of you! So, before we take up the offering today, I want to say thank you to every one of you who has supported us down through the years with your generosity. You may not realize it, but your generous gifts do make a difference.

Let me just share with you a few of the great stories we have seen already this summer that was made possible because you gave. This summer, we ...

- List children's events like VBS!
- List events for students!
- List any mission trips or outreach.
- On top of all that, we kept all our ministries going and growing.
- We also were able to pay the electric bill so that we could keep this place cool throughout the summer heat!

All of the above was only possible because you gave. So, from all of us, Thank You! Your generous gifts do matter, and we are grateful!

Bonus Section

The Stewardship Coach Platform is days away from launching! It's taken awhile but we are nearing the finish line of our new launch. My Stewardship Coach Platform that will operate under my Acts 17 Generosity umbrella is designed to give a church everything they need to increase giving. I have a plan and level for everyone. Here is an overview:

Silver Level Membership: The Stewardship Coach Newsletter – \$99 a year! This is a great tool for church leaders that want to stay abreast of the latest generosity news, information, and best-case strategies. I will also sell the newsletter for \$9.99 a month. You're better off being a Silver member.

Gold Level Membership – \$365 a year! Designed for the church leader who wants to begin implementing a yearly approach to generosity. The goal of this level is to help your church establish a Digital Giving Strategy, giving you financial stability for the present and future!

Gold members receive:

- **The Stewardship Coach Newsletter** sent to them weekly with key thoughts, offering talks, interviews, samples and more; PLUS,
- All my seasonal manuals like *The Successful Easter Giving Plan*, *The Fully Funded Summer*, *The Maximized Annual Campaign*, *How to Increase End of Year Giving* and more that each sell for \$9.95!
- A review of your giving trends using our Generosity Assessment tool.
- A scheduled conference call with The Stewardship Coach, giving you a personalized generosity assessment.
- Unlimited email access for answering all your generosity questions and reviewing any direct giving appeals you write. Your story, plus the Coach's expertise, will make your appeals more effective and, in turn, raise you more dollars for missions and ministry!

Platinum Level: This level is designed for the church leader that needs a more hands-on approach. From start to finish, the "Coach" helps establish a plan of action, leading to financial stability, using our **Directed Coaching Model**. This level is perfect for the church that is planning a capital campaign 12 to 24 months out. In addition to the above benefits you also get ...

- Twice a year **Generosity Assessment** with our deep dive financial analysis of giving trends.
- **Group Coaching** every week focusing on key topics of generosity with a personal Q&A time with the Coach.
- **Personal Coaching** through email and monthly teleconferencing.
- **Quarterly personalized teaching time**, allowing me to "coach" up your staff or Financial Team on how to increase giving at your church.
- **Deep discounts** on capital campaigns!

Diamond Level Membership: With a Diamond level membership, you essentially are **hiring The Stewardship Coach as your own personal Minister of Generosity!** Diamond members get all the materials and resources I provide for the other levels of membership and so much more!

Pricing on the Diamond level is determined by the size of the church.
