



The Stewardship Coach Volume 7 / Issue 4



The church that survives into the future is the church that plans today for tomorrow. One of our great challenges facing church leaders is the continual decline in giving that is worsening year after year. Unless action is taken, we will see scores of churches closing their doors for good. Here is my question for you. What are you doing right now to assure your church's financial stability?

In this issue of the Coach, entitled *The Two Tracks of Generosity - Part 1*, I am going to show you the two tracks required that *will* lead to financial stability for any church. This is part one and next week will be part two.

Let me set the stage for this by sharing with you my findings in terms of how dollars flow into the typical church. As I have previously written, our data shows that on average 15% of the typical church's donors give 50% of the money. Super Mega churches see similar percentages, though they tend to run in the 5% to 10% range.

When I analyze giving for a church, one of the major metrics I look at is how many donors comprise the first 50% given to that church. I call that, **The 50% Line.** It really is true that the few give the majority. This has been, and will continue to be, a reality. It is shocking to see how few members in the typical church comprise 50% of the giving. It is, however, a reality that the few always give the majority.

18 members! This past week I met with a church that is considering a \$2 to \$3 million dollar project on a \$500K annual budget. 18 members gave 50% of the money that was given to this church last year. So, what can they expect in terms of giving to a capital campaign?

In capital campaigns, half of the half gives half! I shared with the leaders of this church that our research over twenty years of work shows that on average when a church holds a capital campaign, half of their top 15% of donors will give half of all that is given to that campaign. The other half of the 15% gives up to 35% to 40% of all that comes in. For them, that means that 18 families *could* give up to 80% to 90% of all money given.

To further complicate things, all 18 families are above 50 years of age with many heading into retirement. This is another metric I track. I call it **The Over/Under Split.** How many of your donors are above 50 years of age and how many are under 50 years of age? In five years, the church I met with will see their giving potential dramatically change *unless* they do something fast. Sure, I can help them raise funds for a new building. The question is, in ten years can they afford to air condition it? No matter what size your church is, you too are faced with the same issue.

The 10K Rule. Today, 10,000 Baby Boomers are turning 65. Baby Boomers are the largest donor group by dollar amounts given to charities and churches. If the average Baby Boomer retires at a 35% to 50% reduction in

income, your church will see that reduction trickle down to your offering plate. We have about a five-year window left before Baby Boomers' giving starts to decline.

The demographic changes in the American landscape have made it imperative that we rethink how we raise funds for everything!

My Two Track Approach to Generosity – The above was my introduction. I needed you to see what is ahead of us. We must act now. My advice to the church I met with last week was to think of generosity in two separate tracks. That is my advice to every church. Here is the first track.

The Leaders Track – My mentor, Dave Sutherland, used to tell churches that they could take a snapshot photo of their congregation right at that moment and that was who we had to work with in terms of raising funds. A couple of years ago, the Blackbaud Institute published a study about the changes in giving as a result of America's generational shift. They talked about focusing on keeping what you have.

My point is that you need to have a specific focus and plan for your 15%. Without them you would not be where you are and without them you won't be where you want to be. They are your generosity leaders. My personal view is that we in the Church have less than ten years with our current batch of generosity leaders.

How can we help these leaders end their generosity journey with the greatest impact possible? These leaders are interested in the legacy they are leaving behind. They want to help make a difference. Your church is a perfect place for them to leave a legacy. How can you accomplish this?

For the last two to three years, my partners and I have been working on what we feel is the model of generosity for the 21st century. I can tell you it isn't what any other firm is selling! We are moving our clients toward the establishment of what, for now, we are calling,

The Legacy Team – A group of people who either have the gift of generosity or they are looking for creative ways to use the blessings God has given them to be a blessing to others.

This is not some exclusive club of elites. It is a team of people who love being generous. Remember, the Widow was deemed more generous than all the other donors! You are going to hear a lot from me on this in the coming weeks and months.

The Legacy Team concept can help your church be prepared for the projected decline in giving. That decline *is* coming. The question remains,

What are you doing right now to assure your church's financial stability? I know someone who can help you!



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Monday Mornings With Mark will NOT be held today since it is MLK Day.

This Week's Offering Talk

I have written that a good percentage of your offering talks should be what I call educational. Your goal is to use the offering time as a teaching time. With that in mind here is this week's offering talk.

What God's Word Says About the Offering

Every week, as we approach our offering time, we try to show you what your gifts accomplish here. We are always wanting you to know how your generosity makes a difference. We think that is a better approach to motivating people to give than hammer them over the head with a huge Bible.

Yet we also want to be clear, we take up the offering each week because the Bible teaches us to give. From time to time we feel it is important to remind us all of God's commands. So, this morning before our offering time, I want to read one passage of Scripture for us. I am going to read it and then pray. You will determine what the passage is saying to you and what your response should be.

God says to His people, in Malachi 3:10, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

Let's pray.

Bonus Section

Last week I posted a blog for my friends at <https://www.onlinegiving.org/> entitled, ***Use the IRS to Increase Giving!*** That post dealt with how to use giving statements to encourage giving. You can read the whole post here, <https://www.onlinegiving.org/support/use-the-irs-to-increase-giving>.

Here is my opening paragraph:

The Internal Revenue Service requires churches to send giving statements to anyone who has contributed \$250 or more in the past calendar year to a church. Right now, your Treasurer or Financial Secretary are working to get those statements out to your donors. I am going to show you a simple way you can use the IRS to increase giving to your church!

Here is a sample for your consideration that can either be snail-mailed or emailed,

Dear _____,

I wanted to personally thank you for your generosity in 2019. I asked our Financial Team to allow me to express my thanks to all our donors with this note that is included with your 2019 giving statement to YOUR CHURCH NAME.

We had an amazing year in 2019, thanks to **your** generosity. Here are a few of the many blessings we saw:

- Over 50 people accepted Jesus as their Savior! **Your** generosity helped make that happen.
- We had our largest VBS ever and baptized 21 children! Without **your** generosity, we could not have experienced this amazing result.
- We sent mission teams to Africa to support local churches and dig four wells for clean water. **Your** generosity had a global impact.

All of this, and much more, were the results of faithful donors like **you**. Thank you!

While 2019 was an amazing year, we have more in store in 2020. Just as you were generous in the previous year, we are counting on our entire church family to continue that generosity. Together all our gifts help us advance the Kingdom.

Did you know you can set your giving up to be automatic? Using automated giving means you never have to worry about writing a check or missing an offering. To set up your giving to be automated, go to <http://OURCHURCH.ORG/GIVE> and follow the simple instructions. Your automated gifts will help fund all the missions and ministry initiatives we are planning in 2020.

Should you have any questions about your statement please contact, Amy Whatshername at 555-555-5555 ext. 9. Or you can email her at Amy@yourchurchemail.com

Again, thank you for your generosity. Every gift matters and I appreciate your prayers and support. I am honored to be your pastor!

Blessings,

Bro. Pastor
