



# The Stewardship Journal

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**From My Desk  
to Your Inbox**



**Our Ticking  
Time Bomb**



**An Overview of Free  
Capital Campaign Help**



**Navigating through Icebergs:  
An Open Letter to SBC Leadership**

# THE STEWARDSHIP JOURNAL

## From My Desk to Your Inbox

Summer has arrived – at least unofficially!

The coming weeks of the *Stewardship Journal* will be part of a new series designed to provide the tools to help raise the money needed for buildings, renovations, and debt elimination.

The focus for the next few weeks will be on planning and executing capital campaigns. Mark Brooks, the Stewardship Coach, sets the stage for this series in the opening post ***Giving Away the Farm***.

In the bonus section, Mark discusses eight key (and free) lessons to launching a successful capital stewardship campaign.

Finally, in ***Navigating Through Icebergs-An Open Letter to SBC Leadership***, Mark shares the state of giving and what it means for our future.

Remember, you can find a treasure trove of resources and past issues at [stewardshipjournal.com](http://stewardshipjournal.com) or visit [LouisianaBaptists.org/Stewardship](http://LouisianaBaptists.org/Stewardship).

Keep Looking Up,



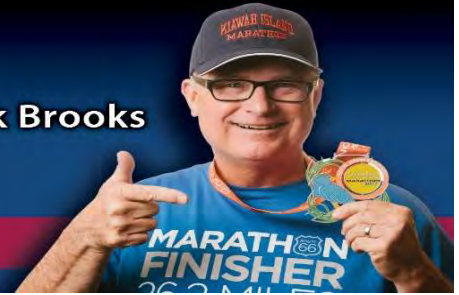
*Dr. Steve Ham*

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Mark Brooks



## Our Ticking Time Bomb



A year ago, I issued a stark warning to a group of Southern Baptist leaders: **without immediate action, thousands of their churches could vanish by 2030.** This year, the warning was tragically confirmed. In April, Lifeway Research reported that the Southern Baptist Convention lost 1,253 churches in 2022. This is not just a Southern Baptist issue but a crisis facing all denominational and non-denominational churches. As I stated in my previous Coach, “Previous Lifeway Research analysis found approximately 4,500 Protestant churches were closed in the U.S. in 2019 while only around 3,000 were started.”<sup>1</sup>.

I believe God has laid it upon my heart to help, for **free**, as many churches as possible raise the funds they need to position them to sustain their ministries into the 2030s and beyond. Starting with this Coach, I’m starting a series I’m calling ***Giving Away the Farm***. For the next few months, I will be writing on the basics of how to raise over and above funds so you will be prepared for future ministry. Basically, for free, I’m giving away advice that would cost you thousands of dollars. Hence the title, ***Giving Away the Farm***. This Coach, entitled ***Our Ticking Time Bomb***, sets the stage for what will follow.

Every church is facing what I call **The Great American Giving Shift**. Our key donors, Baby Boomers, are aging out, and we have not yet replaced them with younger donors. We are, in effect, sitting on a ticking time bomb that will soon explode. By 2030, Boomers’ giving capacity will be greatly diminished, and most will be living on fixed incomes, leaving little room for giving above and beyond.

Let me stress why I believe this by quoting myself from Issue 18 when I wrote, “On average, the typical church sees 15% of their donors give 50% of all that is given. That is what I have discovered from over twenty-five years of looking at church-giving data. For multiple million-dollar budgets, the average runs typically around 10% or less. When it comes to capital campaign giving, our data reveals that half of the 15% commit 50% of what is committed to the capital campaigns. The remaining half of the 15% commits around 40%. Clearly, a few give the majority of all that is given.” That majority is getting older making financial stability more of a challenge.

I am asking all my clients the question: **How many of those 15% are above 60 years of age?** Ten years ago, I was asking how many were 50 years and above, but with the aging of Boomers, I have raised my benchmark to 60. For the typical church, the majority of their donors are well above the age of 60. They give faithfully, but even if they remain 10% tithers, their 10% is far less than what it once was. And, with fears of outliving their money, they are hesitant to pull money out of their 401K’s to help you build for the future.

I project that Capital Campaigns will be greatly impacted by this, leaving many churches in danger of not being able to sustain their ministry. The sooner we realize this and act, the better our chances of fully funding our churches so they can be financially stable for whatever the future holds. To help secure a church’s financial future and thus avoid losing more



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churches, we must begin raising capital to meet the ministry's needs now and in the next decade. We must use the window of opportunity left with Boomers to head off the financial time bomb coming our way. That is the first ticking time bomb.

**The second ticking time bomb is outdated facilities to meet the challenge of the next decade.** I project that one leading cause for church closures will be the inability of congregations to manage their declining facilities. I have been writing on this for some time. Here is what I wrote last year, **“Aging facilities will make it difficult for many churches to survive.** Inflation and supply chain issues will continue pushing prices up, and rarely do they go down once they have gone up. Additionally, interest rates are on the rise, so the money you borrow will cost you more to repay. As I always say, “Your project will cost more than you think and take longer than you like.” Delaying your next project might make it impossible to afford.” This is why I say...

**Now is the time to get “God’s House” in order.** I’m talking about structural order. You might not be able to do much about your outside curb appeal or where you are located, but you can work to make your interior space as ministry-effective as possible. I once worked with a church in an inner city, running thousands out of an old strip mall. Everything inside was state-of-the-art and first-class. That’s what was needed to be ministry effective in their setting. Are you ministry ready for the next twenty years? We should make it a goal that by 2030, all churches will have updated HVAC systems, roofs, etc., to maintain ministry for the next twenty-five years. I will share more about this in my next Coach, but look around your church plant, and my guess is you will see multiple areas that need attention. Refurbishing, redesigning, and redecorating all cost money. Let me show you how to raise the money you need to bring your facility up to speed for present and future ministry.

**Build now what you need for the future, and pay it off quickly.** While every church needs updating, some churches are experiencing growth that is mandating additional space. Delaying moving forward with those plans will only cost you more when you finally must expand. Presently, interest rates are high, but they are nowhere near the 18% we saw in the 1980’s. As soon as rates go down, you can always refinance at a lower rate. However, given the future declines in giving, my advice is to borrow wisely with a plan to pay that loan off quickly. In the next few weeks, I will show you how to do this.

**Endow the future.** My final advice here, is to set up an endowment that will help meet future needs. With the greatest transfer of wealth occurring presently, churches must develop and implement an estate plan that endows the church for the future. Less than 10% of churches in America have an estate plan, and it shouldn’t be a surprise that less than 10% of bequests go to churches. We must change that.

These are our ticking time bombs that will, if left unanswered, blow up churches across America. We have a limited time left with our key donor group, the Boomers, and it’s crucial that we make the most of this. Last year, the SBC leadership ignored my warnings. They are still talking about doing something rather than doing something. What about you? Are you ready to stop talking and start raising the funds you need? I’m here to help you for free. What is your excuse then not to move forward? I’m prepared to give away the farm to you if you are willing. If you are willing, let me know.



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OnlineGiving.org, the leading online giving processor in America, sponsors my writing. Find out more about their services at <https://www.onlinegiving.org/>.

1. <https://research.lifeway.com/2024/04/02/southern-baptists-lost-more-than-1200-congregations-in-2022/>

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## Bonus Section

### An Overview of Free Capital Campaign Help

**Get the help you need for your next capital campaign for a price you can afford AND never have to leave your office or home!** I wrote that line in 2015 for a program I developed called *The Online Campaign*. I devised an eight-part online series that would teach any church the basics of holding a capital campaign. In 2015, few had heard of doing anything online or remotely, and to my chagrin, my brilliant idea was for nothing. I've decided to resurrect the concept, but this time, I am offering my advice for free. That is why I am calling this series on capital campaigns: *Giving Away the Farm*.

I have been thinking and praying for the last couple of years about how I can make an impact on churches. Since 2018, I have had multiple conversations with a host of denominations, including the Southern Baptist Convention and many of their state conventions. I've talked with presidents of denominations, chairpersons of stewardship committees for denominations, agency heads, and heads of foundations. All agree there is a giving problem facing churches. None can agree on what to do, so they do nothing. So, while they are still talking, I decided to do something.

**I believe we need to call our churches to hold a series of campaigns between now and 2030 to raise the funds we need to meet our facility needs in the 2030s.** My sponsor, OnlineGiving.org, <https://www.onlinegiving.org/>, gives me the freedom to provide the help your denomination won't for free. They are investing in me, to invest in you.

**My Eight Lessons for a Successful Capital Campaign Overview** – Here is a thumbnail of what I will be sharing:

**Lesson #1 It Starts With a Vision** – How to craft your vision for maximum results!

**Lesson #2 Setting Realistic Targets** – How to start right to end right!

**Lesson #3 Leading Leaders to Lead** – How to identify and cultivate giving leaders.

**Lesson #4 Campaign Boot Camp** – Mastering the basics of a capital campaign.

**Lesson #5 The Fourth C** – How to communicate your vision effectively.

**Lesson #6 The Power of the Pulpit (or Platform)** – How to preach for success.

**Lesson #7 It's Not Fund Raising; It's Faith Raising** – Spiritually engage your congregation.

**Lesson #8 Follow-Up** – Commitment cards are cool, but nothing beats CASH!

**Who will benefit most from this?** Every church leader of any size church can and will benefit from this series. One reason why is because I focus on principles, not a pre-set program. At the same time, I believe this series will be most helpful for those that are:

- Emerging churches with under 500 in attendance.
- Churches with budgets of less than \$1,000,000.
- Churches that have done multiple campaigns.
- Churches that need to raise less than 50% of their annual budgets.

All you need to do is watch your email inbox every Monday! I'm going to lay out for all of us, the key principles you will need to be prepared for the 2030s.

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## Navigating Through Icebergs

### An Open Letter to SBC Leadership



In April of 2023, I issued a stark warning to a group of Southern Baptist leaders: without immediate action, thousands of our churches could vanish by 2030. This year, the warning was tragically confirmed. In April, Lifeway Research reported that the Southern Baptist Convention lost 1,253 churches in 2022. This trend in church closures will pick up speed unless we do something immediately. The problem is that we are faced with a crisis that no one is talking about, much less doing anything about.

In the fall of 2019, I began discussions with leaders of the Executive Committee about building a stewardship platform for SBC churches. Then Covid hit, and then controversy came, followed by resignations, and all that talk was shelved. Last April, I was invited to speak at the Executive Committee's Cooperative Program Retreat. That was where I issued my warning and challenge. My talk was well received, so much so that the SBC Executive Staff Member who planned the event wanted me to speak to every Executive Director of each state convention last fall. Then, another controversy hit the EC, and that never happened.

So, I have given up on the invitation and decided, like Martin Luther, to nail my thesis to the Online Door, praying SBC leaders will read it and heed its warning and advice. The following is what I would have shared with our state convention executives.

The future for funding churches is like navigating through a field of icebergs. Like the Titanic, we have hit an iceberg and the SBC ship is sinking, and we are rearranging the chairs. Part of the reason is because we are focused on issues that, while important, are causing us to be distracted by the hole in our ship below the water line. We are attempting to sail full speed ahead while taking on water that will ultimately sink us. Our denominational leaders are facing what I call The Great American Giving Shift. This shift and our lack of response is, in effect, like ignoring the gash the iceberg has made in our SBC ship. It's time to stop talking about the problem and start doing something. Covid should have been a wake-up call.

**Covid was The Great Reveal for the SBC.** I will always remember March 17, 2020. My wife and I celebrated her birthday by walking at Folly Beach SC. My friend and long-time banking guru whom I turn to for advice, SBC layman Dennis Moses, called me. When he heard we were walking on the beach, he asked, "Is anyone in the ocean?" Amazingly, there were a few, so I said yes. I'll never forget what he said next. "Mark, imagine that the ocean suddenly receded, revealing that all those people were without bathing suits! That's what Covid is, a receding of the water revealing what was underneath. Covid is The Great Reveal of how fragile the church's finances are."

March 2020 showed us what 2030 *will* look like twelve months out of the year unless you do something to counter the current trends. At the present decline in giving, in less than six years, you will be freezing and cutting salaries, eliminating staff and programs, selling property, and presiding over the demise of your state convention.

One of the biggest hurdles I have to convince SBC leaders of the danger we are currently in is their belief that giving has stabilized. To some extent, it has. The question we should be asking is, how did giving stabilize? We specialize in church-giving data. We have observed that in a typical church, 15% of the donors give 50% of all that is given. Our data showed that these 15%, digging deeper, were the reason giving stabilized. It did not come from new donors. This leads to another alarming fracture in the SBC foundation, our aging donor base.

**The SBC's ticking time bomb.** The typical SBC church currently sees the vast majority of the giving coming from members aged 60 and above. It is not unheard of because as much as 90% of all giving comes from those aged 60 and above. This segment, except for the youngest of Baby Boomers, is now in their retirement years. They remain, percentage-wise,

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faithful givers. But living on fixed incomes and, fearing running out of money, their best-giving days are behind them. If we face another crisis like we did in March of 2020, will your churches have a donor base to stabilize the ship?

**Amount vs. Percentage.** Another issue that often clouds leaders' view of the future is the growth by dollar amount given to the church. You must think about giving from two perspectives, like the two sides of a coin. One side deals with the percentage amount given of the donor's income. The other side looks at the amount in terms of actual dollar amounts given. So, while giving in terms of amounts has stabilized and, in some cases, increased, giving as a percentage of income is declining.

So, yes, giving is going up in terms of dollars. That fuels today's ministry. It actually fueled yesterday's ministries, as our reports are always look-backs. They don't tell us what the future will be. Unless you can pick up trends. Trends help us have a better grasp of what the future might be. As Wall Street says, "The trend is your friend." If we only look at the total amount of dollars given, we can feel the trend is upward. But again, that is based on a backward look. What might help us better predict the future? Looking at the other side of the giving coin.

John and Sylvia Ronsvalle of empty tomb, inc. are the authors of *The State of Church Giving*, which tracks American giving trends to the Church. They started their tracking in the year 1968 when Americans gave 3.02 % of their incomes to the Church. To arrive at whether giving is increasing or decreasing, they began looking at the percentage of Americans who give from their Disposable (after tax) Personal Income (DPI).

The Ronsvalles have shown that while dollars given to the Church have remained at record levels, the percentage that Americans give to their church is shrinking. Again, in 1968, Americans gave 3.02% of their disposable personal incomes to the Church. By 2020, the last year reviewed, that percentage had fallen to 1.83 percent—the lowest since 1968.

Each fraction of a percentage in decline equates to millions of dollars lost for ministry and missions. Consider that since 1968, Southern Baptists have decreased giving to the Lottie Moon Christmas Offering by 54%. We say we are mission minded but our people only give 0.0215% of their disposable incomes to International Missions.

Percent giving matters, and the shift in our donor base towards younger generations spells trouble ahead unless we correct course. Consistent studies are showing the challenge churches have in attracting and keeping younger generations. They give significantly less both in percentage and amount than older generations. This gaping hole in our ship must be fixed.

**What is being done?** With declines like this, you would think Southern Baptists would be taking action. Again, we are all talk and no action. In preparation for my talk at the CP retreat last April, I researched what was currently being offered by state conventions in the area of stewardship. I went to 37 state convention websites to find any stewardship resources. I found that...

- 21 conventions had nothing to offer.
- 12 conventions listed only Cooperative Program or missional offering help.
- I found only 4 conventions that had any attempt at providing churches real actionable help in how to increase giving and givers at their church.

So, if a pastor in one of our states goes to his state convention website, he will find very little help. Is it surprising, then, that giving is declining and churches are closing? If we don't reverse the current decline, what will happen?

**Here are my predictions...**

**We are entering challenging economic times that will put stress on church budgets.** The cost of everything has risen, from our utilities to the gas we put in the church van. Inflation has eaten away any increases in giving we have seen. Our donors are feeling this pinch, and their giving reflects it.

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**Giving will continue to decline as our key donor group, Boomers, moves off the stage.** 10,000 Boomers a day turn 65. We must address this shift in donor age demographics.

**Government/Societal pressure will force churches to make difficult decisions.** You only need to look at how countries like Canada, Australia and England treat Christians who disagree with the current societal pressures.

**Denominational uncertainty will mean a decline in giving.** No matter where the Convention lands on the current hot topic issues, there will be a drift in attendance, giving, and even the number of cooperating churches. All of this will continue to put stress on state convention budgets.

**Deteriorating facilities built in the last century will cause the demise of many churches.** One of our problems moving forward isn't simply that the church is filled with "old people." The facilities are old. Most of our facilities were built in the last century! They are often a barrier to connecting with the 21st-century world we now minister in. It's time to bridge this gap and bring our facilities up to date.

What is the solution? We must change the conversation around giving and stewardship. How?

**Here are my recommendations.**

1. **Rethink how our state's convention staff is structured.** For most state conventions, *if* they have someone on staff assigned to stewardship, it is an added duty. As a result, stewardship rarely gets attention. This must change.
2. **Educate the NextGen of pastors and staff.** We must change our attitudes and thinking. We need, from college through seminary, to teach a stand-alone course on biblical stewardship.
3. **Equip pastors**—We need a source where every SBC pastor, staff member, and lay leader can go to find practical help. Several state conventions have led the way by participating in the Stewardship Journal. <https://stewardshipjournal.com/> We need this to be Convention-wide.
4. **Lead our churches to get "God's House" in order.** I'm talking about structural order. We should make it a goal that by 2030, all churches will have updated HVAC systems, roofs, etc., to maintain ministry for the next twenty-five years. Refurbishing, redesigning, and redecorating all cost money, and now is the time to hold a national push to help churches raise the money they need to bring their facilities up to speed. At the *Stewardship Journal*, we will be giving away free capital campaign advice throughout the summer months. Are the churches in your state convention ready for ministry in the 2030s?
5. **Endow the future**—Less than 10% of churches have an estate plan. We need to work to build endowments for churches' long-term survival should Jesus tarry. Challenge Boomers to give back their Time, Talents, and Treasure—We need an aggressive estate planning emphasis with the goal of endowing as many SBC churches as possible. The church that prepares for the future now will be the church that survives into the future.

In the year since my April 2023 CP talk, I have talked with many state convention leaders. They politely nod in agreement and then fail to respond to further inquiries. A few state conventions have expressed interest but they can't seem to find the money in their decreasing budgets. Every day you fail to act makes saving your convention and the churches in that convention more of a challenge. We are in a field of icebergs, each one poised to sink us. It's time we stopped rearranging the chairs on our SBC ship while it sinks. It's time to act!