

The Stewardship Journal

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**From My Desk
to Your Inbox**



**The Future of Giving:
It Ain't Good, Finale**



**The SBC's Ticking
Timebomb**



**Reactivating
Lost Donors**

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From My Desk to Your Inbox

This week we're wrapping up our short series on the state of giving in America. Mark Brooks, the Stewardship Coach, starts off with a post titled ***The Future of Giving: It Ain't Good, Finale*** where he provides encouraging advice on moving forward knowing what we know about the country's grim giving outlook.

In the reprint of ***The SBC's Ticking Timebomb***, Mark explains how an aging donor base influences the giving trend. In this issue's final article, ***Reactivating Lost Donors***, Mark presents a practical guide for you and your team as you begin this process.

If you've missed any issues of *The Stewardship Journal*, remember you can find them at stewardshipjournal.com or LouisianaBaptists.org/Stewardship.

Keep Looking Up,



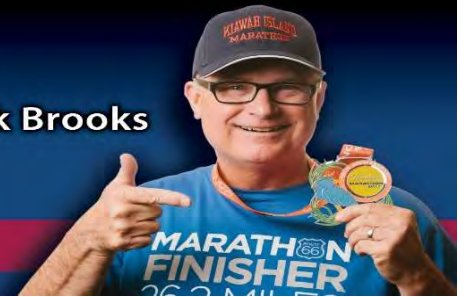
Dr. Steve Ham

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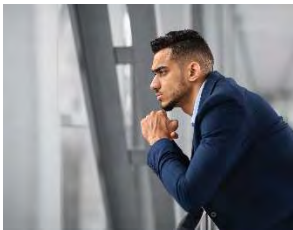
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REVERSING THE DECLINE IN GIVING

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Mark Brooks



The Future of Giving: It Ain't Good, Finale



Think like a pastor. That's what I often write on my yellow legal thinking pad as I face each stewardship issue. I ask myself, "If I were still a pastor, what should I do about this information?" I would want to know what this meant for me and my church and what I needed to do. For the last two weeks, I have been writing about the steadily increasing decline in giving, a pressing issue that demands our immediate attention. I've provided a broad overview of the charitable giving landscape in America, and it isn't good. In this Coach, entitled *The Future of Giving: It Ain't Good, Finale*, I want to advise you on what *you* should do about the data I have shared.

Some posts are easy for me. I can't type fast enough. And then there are times I sit and wonder, how can I express what needs to be said? I'm sitting here trying to think what I can say to a pastor who has read my negative forecast of giving for the last two weeks. I might have been tempted not to open this one if I were you. Especially on the release date, Monday mornings. But if the news on giving has you asking how do I avoid this in my church, then you are asking the right question! As a pastor, you have a crucial role to play in addressing this issue. Knowing what I know, what would I be doing if I were a pastor? Here is my advice.

Get in shape! I have been on hundreds of commercial airplanes in my career. I could recite the safety speech word for word. Remember when they get to the part about the oxygen masks dropping down in case of an emergency? They tell you that even if you are with a child, you put your mask on first, then help anyone else with their mask. Their point is that if you are not safe first, you cannot help anyone else. The same is true for a pastor, especially in times of crisis. How can you prepare for the unknown? Let me share three areas of personal life that need your constant attention.

Spiritual Life - Make your joy Jesus, not your job. To accomplish this, you must build into your daily schedule a personal quiet time routine of prayer and Bible study that isn't work-related. This time isn't for sermon prep. It is to prepare you for the trials you will face. Never compromise on this time. Ever!

Family Life – After Jesus, your primary goal is to shepherd your family, starting with your marriage. The time you invest here will be rewarded in every area of your life. By putting your family first over your church, you will be doing your church family the greatest good of all.

Personal Health — Fat preachers do no one any good, especially the preacher! Find an activity that keeps you fit and healthy. Run, walk, or bike, but spend time building in daily exercise to keep your body and mind sharp. Finally, establish a healthy diet. We are what we eat, and Americans are eating themselves into early deaths. You must work on your health to be your best for your family and church.

Get in shape and stay in shape! Then, I'm recommending that you take time to,

Go to the Mountain! – The Tyranny of the Urgent presses in upon pastors, causing them to run fast, sometimes without any sense of direction. Where are you leading your church? Do you know? What challenges do you foresee in the next ten years?

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Do you have a vision that will motivate and inspire people to greater service for Jesus? What is your short-term vision for the next 18 to 36 months? Then, a very important question: What is your 2030 vision?

Let me illustrate what I mean by giving you the example of Pastor Shane Bishop, the Senior Pastor at Christ Church in Fairview Heights IL, a suburb of Saint Louis MO. When I first met Shane Bishop, on a good Sunday, his UMC church had around 300 people in attendance. Fast forward to today, and this newly Independent Methodist Church is now one of the fastest-growing churches in America. We will meet soon to sit down for a conversation about what's next. You must do the same. Then, at some point, Shane needs to go to wherever his holy mountain is to get alone with God to think and pray. When he comes down from his Mt. Sinai experience, Alan Prass, their Executive Director, and I will devise a plan to help make that dream a reality.

Have a plan and work that plan. Do you have a stewardship plan? Most pastors don't. The good news is that if you follow me and what I write, I will give you plans for every season in the life of your church. You only need to adapt them to your culture and context. Pastor Shane depends upon Alan and me to craft a plan for how we can connect that vision to giving.

But first, we need a compelling long-term vision. To arrive at that, Shane needs to hear from God. To hear from God, he might need to get somewhere where no one can interrupt him. Why is this so important? **Compelling visions always raise more money.** This is one major reason why I am pushing Shane. We have a limited time with his major donor base, and we want to maximize their ability to make a difference for the Kingdom by investing their resources in Christ Church.

Let me share from a post about Christ Church that I wrote a year ago. Every church is different, but the principles behind this example will work for you as well. Here is what I wrote:

The Secret Sauce for Post-Covid Success and the Road Back to Normalcy – Here is what Christ Church did that you can do.

1. They hold a high view of Scripture and preach and teach the Bible unapologetically. People are looking for answers, and we have the book of answers, the Bible. Pastor Shane Bishop preaches biblical sermons that people flock to hear.
2. They made connecting people to Jesus their number one priority. They did not make COVID their primary concern.
3. They had a solid base of givers. Yes, giving has stabilized, but existing donors drive it. Are you building a solid base for the future and any potential crisis? The stewardship seeds planted today *will* bring a harvest in the future.
4. They opened their doors early and allowed people to use their common sense.

Pastor, it's past time to return to normalcy by **opening your church up and start passing the plate!**

There will be another crisis like Covid-19. Will you be ready? If you start now, you will be. Shane Bishop has been planting seeds for years. Today he is harvesting the results. But there are challenging days ahead, and he cannot rest on his laurels. None of us can. It's time to work to ensure your church will survive into the future until Jesus comes back!

I'm here to help reverse the decline in giving one church at a time, starting with your church. Let's get started!



Mark Brooks – The Stewardship Coach
mark@acts17generosity.com



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

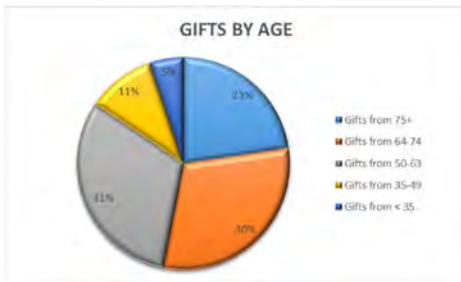
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Bonus Section

The SBC's Ticking Time Bomb

Mark Brooks

I wrote the following for the Stewardship Journal in early 2023. While it uses SBC statistics, it does show how our key donor base is aging and how that will impact the SBC's future. This issue isn't only a Southern Baptist issue. Churches across the nation are experiencing this. One key awareness for a pastor is keeping his eye on his Over/Under Split. I spent a morning trying to explain this better and decided self-plagiarizing myself would give you a better read. So, here is my post, as it was originally printed.



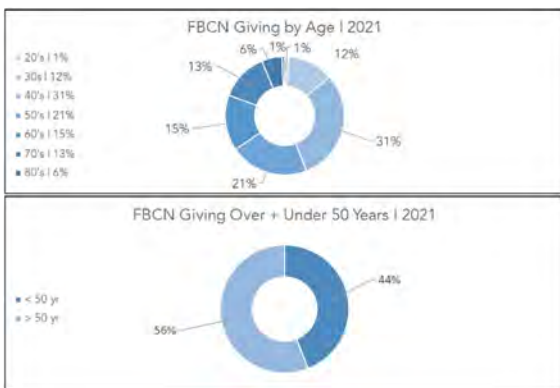
Southern Baptist churches are heading into a crisis that will determine which local churches will survive and which will slowly die. The chart on the left identifies the ticking time bomb about to explode throughout the Convention. **Can you see the problem? Can you do the math?**

84% vs. 16%! 84% of the church's dollars come from those 50 and above in age. They gave \$1.3 million of the \$1.5 million budget. The under-50 crowd only gave 16% of the budget, yet they comprised 60+% of the church's attendance!

If you do the math, this church is headed for financial trouble. Now, do the math Convention wide. How many SBC churches reflect a similar split? The SBC's ticking time bomb is that our key donor base is aging, and their financial influence is waning. Our base is slowly crumbling and not being replaced.

The chart above was sent to me in 2018 by the Associate Pastor of an SBC church in an SEC college town, and it is used with permission. He did the math. But let me ask you...

Have you done the math? Do you know what percentage is given by those above 50 years of age versus what under 50-year-olds give? I call this The Over/Under Split. We *must* be aware of this split and work to create a healthier balance.



The Over/Under Split – When you are trying to raise \$15 million for a new sanctuary, it's biblical to count the cost before you build the proverbial tower. The chart at the left is from FBC Newcastle OK, one of the Convention's fastest-growing churches. They hired me to help them raise \$15 million. I helped pioneer data-driven capital campaigns, and I have learned it's wise to do the math on giving. The Ex. Pastor put this chart together *after* I had shown him the first chart and asked him if he knew what *his* over/under-split was. This is what a healthy Over/Under Split should look like.

Be careful of the comparison trap. While the two churches used as an illustration here are close in size of budget and attendance, their context is

quite different. The communities around one is changing while the other is exploding. Do the math. Context matters; this is why I look at the percentage rather than the dollar amount. It doesn't take a genius to figure out that an 84/16 split is a coming disaster if left unchecked. And a 44/56 split might be the average for fast-growing churches, while others might see a sustainable financial future with a 30/70 split. Again, each church's community and context matter.

But a church below 20/80 *will* face challenges keeping the doors open, let alone continuing with current missions and ministry and paying the staff. I reached back to the Ex. Pastor of the 84/16 split church while writing this to get an update. Here is a telling comment, "The church has gotten younger, and we've had a few significant retirements of high-capacity givers, so we're navigating those winds. The church has exceptional reserves, so things aren't a crisis but will be

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unsustainable in 2-3 years.” Don’t miss that last statement. “Unsustainable.” In “2-3 years”, *only* because of exceptional reserves. How many SBC churches have exceptional reserves? How long would that last?

This is the ticking bomb for SBC churches. Ultimately, the financial burden can’t be met by the existing congregation. Ministries get cut. Outreach ceases, and death will soon follow. This is how we are losing hundreds of SBC churches. Once Gospel lighthouses to a community, now shuttered, the light extinguished. While some closures might make sense, the majority could have taken steps to correct the course of their future. But they missed their window of opportunity.

This April, I’ve been invited to speak at a retreat the Executive Committee of the SBC is putting on for all the state convention CP/Stewardship leaders. Here is what I am going to tell them.

You have a seven-year window to build the platforms needed to assure the financial stability of our local SBC churches. And what you do today, or do not do, *will* impact your tomorrow because the church that survives into the future is the church that prepares for the future today.

The Great Reveal for the church. 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 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! 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.

Hasn’t giving stabilized? To some degree, though, we are not yet back to 2019 levels. But how was it that church giving stabilized? Want to guess what the data of our clients revealed? Top-tiered, typically Boomer and older donors, dug deep to keep their church solvent. Five years from now, when another crisis comes, will they still be able to do that?

What’s your split? Tell me your split, and I’ll reveal to you your future. The most pivotal question is, what will you do about it? Because, ready or not, this problem is already impacting you, and it will not get any better, and if you do nothing, it *will* worsen sooner rather than later!

What can you do? Keep reading the *Stewardship Journal*. I’ve been to every state convention website, and the Missouri Baptist Convention is doing more to prepare its member churches financially than all the rest!

Don’t let this seven-year window close on you and force your church to the brink of closure! The longer you put off doing something, the greater your giving crisis will be. Every church is facing what I call **The Great American Giving Shift**. 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. Let’s not lose any more Gospel outposts!

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Reactivating Lost Donors

Mark Brooks

As we finish this series on the state of giving to churches, we wanted to provide you with insights on how to address the decline in giving. The following, used by permission, shows to re-engage those lost donors.

Only 32% of your lapsed donors realize they have *not* given to your ministry in the past 12 months! This is a significant issue that needs immediate attention. A new study, *Lapsed Ministry Donor Research Report* by Greymatter Research & Consulting, revealed this amazing statistic. BBS & Associates partnered with Grey Matter Research “to survey donors from 28 ministries who had not given within the past 12 months but who had given within the past 13 to 36 months (and nearly 95% of them had given in the last 13 to 24 months).¹ This means a potential 68% of your lapsed donors are unaware of the fact that they have stopped giving to your ministry. 19% of the survey respondents considered themselves active donors to the organization. The records showed differently. What does it take to turn a lapsed donor into an active donor?

Every church, ministry, and non-profit has donors who were once active but have lapsed in their giving for whatever reason. The question is, how do you turn those now-lapsed donors back into consistent donors?

Before I share how to turn lapsed donors into active donors, consider these further findings from the Lapsed Donor Study. Of the respondents to the survey,

- 18% don't even recall giving in the first place. Nearly half of these respondents were first-time givers only.
- 24% believe they have supported the ministry in the last 12 months; they do not realize how long it's been since they've given.
- 3% realize they have paused their giving to the ministry but still consider themselves active donors.
- 5% say their lack of giving isn't really a pause or stoppage – they were never regular supporters anyway (gave once a year, gave when they wanted a product, gave during an emergency, only gave once, etc.).
- 6% paused their giving because they see other organizations or causes as a higher priority.
- 5% paused their giving to the ministry because of financial challenges, even though they continued to support others (really, meaning this ministry simply was not a priority for them).
- 7% have some other situation, or their situation is unknown.

How many of your lapsed donors would identify with the above? While knowing exactly why donors have lapsed might be difficult to find out, you should be able to pull together a list of those in your church whose giving has lapsed. We provide our church partners with that ability. To find out more, check out this post: <https://www.onlinegiving.org/support/the-importance-of-knowing-your-giving-metrics>.

Back to the key question: How do you turn a lapsed donor back into an active donor?

One simple finding from the study was the importance of connection and engagement. It has been my experience as a stewardship consultant that the less connected and engaged a donor is, the less they will give, and apparently, according to this study, the less they might know how “less” they give! This quote from the study summed it up well...

“What’s more likely to be missing is a real sense of *connection* with the organization. Does your ministry demonstrate how their gifts make a difference? Show you care about donors’ needs? Inform donors how their money is being spent? Provide ways they can support you other than with money? Timely gift receipts, being thanked appropriately, stewardship, ethical business practices – lapsed donors are largely satisfied with these areas. It’s the *connection* that’s lacking. There is an enormous difference between satisfaction and connection.”

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At OnlineGiving.org, we understand the importance of connection and engagement. Our platform and tools allow our church partners to communicate, connect, and engage with donors 24/7. With our system, you can easily segment your donor list to target lapsed donors with positive messages about what your church is accomplishing for the Kingdom.

Here is a great post that shares a few ways we help you connect and engage with donors:

<https://www.onlinegiving.org/support/show-and-tell-to-increase-generosity>

Let me encourage one final easy action you can take that will turn lapsed donors into active donors.

Help them connect the dots with a weekly offering moment. It might sound old school but don't give up on the offering time. Every church, whether they pass a plate or not, should use a minute or two to make giving a meaningful and worshipful experience. Making giving meaningful and worshipful can re-engage lapsed donors. Here is a post on how to make your offering time effective: <https://www.onlinegiving.org/support/bring-back-the-offering>

Let me conclude with one final piece of advice: **Don't wait too long to work to turn lapsed donors into active donors.** *The Lapsed Donor* report stated, "34% say it is extremely likely they will give again during 2024." If you want to re-engage them, start telling the story of the life change your church is seeing and ask them to partner with your church in changing the world through their giving. If you don't work now to re-engage your lapsed donors, they will soon be lost forever.

Contact us today at support@onlinegiving.org or [\(615\) 206-4000](tel:6152064000), and we will give you a free demonstration of how our platform and tools can help you re-engage your lapsed donors.

Written by Mark Brooks
The Stewardship Coach

The previous post can be found at: <https://www.onlinegiving.org/support/reactivating-lapsed-donors>