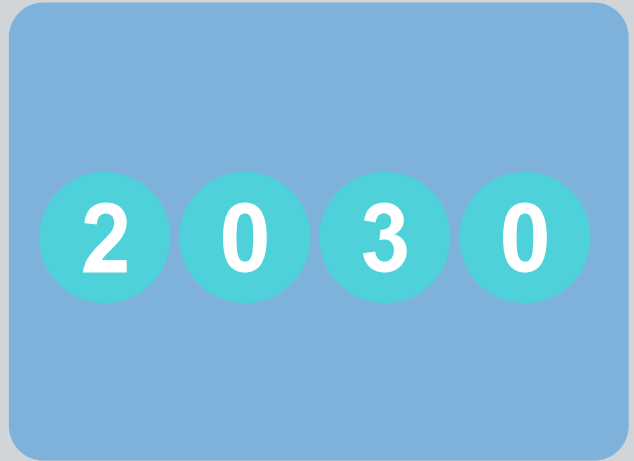


The Stewardship Journal

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**From My Desk
to Your Inbox**



**Visioneering
the 2030s**



**Planning for
the Future**



**Being Prepared
for Future Surprises**

THE STEWARDSHIP JOURNAL

From My Desk to Your Inbox

I know it's only the end of 2024, but thinking ahead, is your church prepared for the 2030s? This week The Stewardship Coach, Mark Brooks, will help you build a base to sustain your church for the future.

In ***Visioneering the 2030s***, Mark shares the recipe for success as demonstrated by Christ Church in Fairview Heights, IL. Then, in ***Planning for the Future***, you'll find an overview of major things that churches must be aware of and account for when planning for a new decade. ***Being Prepared for Future Surprises*** wraps up this issue as Mark helps you focus on four key principles.

We pray these articles are helpful to your church's stewardship journey. Remember, all past articles of *The Stewardship Coach* are available for you at stewardshipjournal.com or LouisianaBaptists.org/Stewardship.

Keep Looking Up,



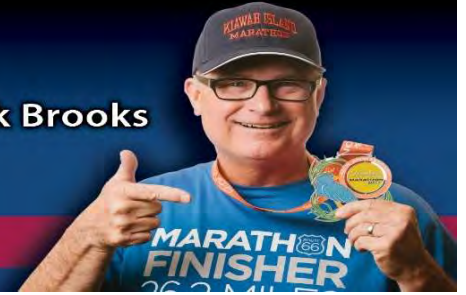
Dr. Steve Ham

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Mark Brooks



Visioneering the 2030s

Shane L. Bishop
14 hours ago

Spent the morning with our long time financial coach Mark Brooks and Executive Director Alan Prass.

Working on a long term financial and vision plan for Christ Church.
Doing important work with good friends is a true joy of life!



The church that survives into the future is the church that prepares *today* for the future. That's been one of my Brooks Mantras on stewardship that I have been repeating to you since around 2018. Pastor Shane, Bishop of Christ Church outside of Saint Louis, took that advice to heart as I flew up to sit down with him and his Executive Director, Alan Prass, to discuss a path that will help Shane navigate the church through the tumultuous days we live in. Shane took and posted the picture here on social media. Of course, Shane is the cool one with the shades. It's been my honor for almost twenty years to be their Coach and now, more importantly, life-long friends. I'm going to let you inside that discussion in this *Coach* entitled ***Visioneering the 2030s***.

Christ Church of Fairview Heights IL, background. Christ Church was founded as a UMC church near Scott Air Force Base just over the Mississippi River from Saint Louis MO. Those two factors ensure that Fairview Heights will always be highly populated with families needing a church home. When Shane Bishop was appointed their pastor, they might have run 300 on a good Sunday. The year before Covid, Outreach Magazine recognized Christ Church as one of the fastest-growing churches in America as they surpassed two thousand in attendance across three campuses. Then came Covid. Then came denominational disruption. Then came, well, the 21st century!

"It's time to get our defense off the field!" I remember Shane writing that a couple of years ago. He didn't simply write that he did that. The results speak for themselves. Here is what I wrote on this last year...

The Christ Church Example – Last year, Christ Church, outside of Saint Louis MO, increased the number of donors by 16% and increased giving by 14%. During our annual review of their giving, I inquired of Alan Prass, Christ Church's Executive Director, to what he attributed this growth. He said, "We feel that Christ Church has made the correct decisions by starting on-site worship services earlier rather than later and not making COVID our primary concern. We are in the middle of a revival, and it is a fantastic place to be."

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!**

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Yesterday's victories do not suffice for today's challenges. Shane Bishop recognizes this, which is one reason why at 5:30 AM, I got on an airplane, something I retired from in 2019, to help plan for a victorious future for Pastor Shane and Christ Church. The church that rests upon its laurels is the church that is doomed to failure.

Last Saturday morning, I sent Shane the following text in an email, giving him a broad outline of our discussion...

"Shane, I once told you, "I know Christ Church writes the check, but I work for you." So, I view Monday through your lens. My task is to figure out how to visioneer that financially! So, here is the basic outline I have been using for two other pastors like you, in their early 60s, aiming at a retirement of around 70. We will talk about a lot of things, but overarching this discussion is this outline for a plan for *you*." I then shared how I am collaborating with other pastors along three lines.

Personal Life—First, what is your full-time work retirement target? We start at that point and work back from that. I started thinking this way in my 50s. That planning got me off 100 airplanes a year and saved me through Covid. My goal for Shane is for him and his wife, Melissa, to arrive at their target date without any financial worry. It is never too early to plan for your retirement years. Trust me, I woke up shocked I am 67, not 37. If Jesus tarries, you will be where I am soon!

Personal Platform—Here, I want my client to think, "After I retire from full-time work, what ministry opportunities do I want to pursue?" I wanted a future in writing, so I started writing well before my 60s. Start now planning your future!

Professional Runway—If, for instance, your full retirement target is 70, then that is the length of time we have to get *you* and Christ Church where we need you/them to be to make this all possible. What's the plan from 2025 until 20?? We won't be able to nail that plan down fully on Monday, but the above outline is always in the back of my mind. Let's let this drive our discussion.

"I need a 36-month vision from you that will keep the "herd" moving forward. I need a 2030 huge vision that attracts major dollars." That is what I told Shane I needed from our meeting. I can't cast vision for a pastor. I can listen to a pastor's vision and then devise a plan of action to help him realize that vision. That is my task now. To come up with a plan that will keep this key church active and impacting its community for Jesus.

It starts with a pastor thinking forward. Are you that kind of pastor? What do your next 36 months look like? Do you have a plan for how to not just navigate the 2030s but thrive? Now is the time to start. I can help.



Mark Brooks – The Stewardship Coach
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As I wind down my newsletters, I plan on bringing back some of what I consider my key articles.

Planning for the Future



Build, renovate, or repurpose the facilities you need and pay off any debt quickly. That has been my advice for the last few years. I thought about that last Sunday night as I attended a Leadership Summit at the church my wife and I attend. Our Executive Pastor announced plans to renovate and expand our current campus “to position the church facilities for the next twenty-five years of ministry.” I wanted to stand up and shout, Hallelujah! Are you planning similarly?

Most churches are not. And that fact is going to be a major reason why we will see many churches close. Church closures will not be confined to churches in the middle of nowhere. It will be churches currently with multi-million-dollar budgets and facilities as well. The estimates are that we lose around 20 churches a day now. No church, large or small, is immune to the danger of closure. The pace of closures will rise unless we take action to help stabilize as many churches as possible. But the time to plan for that is *now!*

What I told a state denominational leader last week. I’m working on expanding my newsletter. I have been approached by several state conventions of the Southern Baptist Convention to use a newsletter that I write for the Missouri Baptist Convention called the *Stewardship Journal*. The *Journal* takes this column and my Bonus Section and adds an additional post to round out the weekly newsletter. Last week, I met with a state convention Executive Director about the need for stewardship resources for their state’s pastors. I pointed out the continual decline in giving and then gave these observations:

- **We are entering challenging economic times that will stress church budgets.** We live in unstable times, and the world desperately needs the message of hope that Jesus brings. Now is not a time to shrink back but to advance forward. Facilities do not bring salvation, but they do serve as tools for doing the work of ministering in Jesus’ name. Thus, our continual question must be, how can we best maximize the use of our current and future facilities to advance the Great Commission and equip disciples of Christ? Given the current economic climate, the answers might not be easy, but the longer you put off planning for capital improvements, the greater you endanger the future ability of your church to continue its present mission and ministry.
- **Giving will continue to decline as our key donor group, Boomers, moves off the stage.** We have a shrinking window of opportunity with our largest donor class, Baby Boomers. By 2030, Boomers will essentially all be in their retirement years, living off a fixed income that today looks more uncertain than ever before. You need to be prepared for this key group’s giving to decline by 30% to 50%. As a result, it is imperative that we tap this group before they retire and that we move them to leave a legacy behind for your church in their estate. We are about to see trillions of dollars transferred from one generation to the next. Don’t miss the opportunity to help your Boomers make a difference long after they leave for Heaven.
- **NextGen donors have yet to step up and thus need training and development.** As a result of devaluing the offering and giving, we have generations of believers who are clueless about the importance and power of stewardship. If we do not address this lack of stewardship awareness, our churches are headed for failure.
- **Government/Societal pressure will force churches to make difficult decisions.** Covid showed us what the government can and will do to local churches. If you haven’t seen the movie, *The Essential Church*, you must. Seeing Canadian pastors hauled off for continuing to hold church is our future. I believe churches will see gaining permits for buildings and renovations more difficult as society views Evangelicals more as a threat than an asset. This is another great reason to build what you need *now*.
- **Denominational uncertainty will mean a decline in giving.** If you are not in a denomination, your sentence would read, institutional uncertainty will mean a decline in giving. Confidence in local churches is at an all-time low. The same is true for ministers. This uncertainty or suspicion is more acute in the younger generations. This is one key reason you must always connect how giving impacts your community for good.

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- **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. Now is the time to begin planning for the future of your facilities.

As a result of all of the above, I believe that it is time to start planning for the future! You must start raising the capital dollars to meet the needs you see for the next twenty-five years. Here are the types of projects we are seeing:

- **Renovation** – Every leader reading this has a building denoted as the “new” this or that. That “new” building is probably over twenty years old. We have a massive renovation issue facing us. It is my opinion, based on my observations, that this one issue, above all others, will force many churches to close their doors due to the cost of upkeep for aging facilities.
- **Repurposing** – COVID has forced us to rethink facilities. This is perhaps one of the biggest challenges we face as we emerge from the pandemic. We must now think and build out physical infrastructure as well as the technology infrastructure for remote engagements.
- **Adoption/New Campuses** – One church with multiple locations, including online, will be the norm for mega-churches and medium-sized churches.
- **Debt Reduction** – My advice is to become debt-free as quickly as possible. When hard economic times come, any debt becomes a brick weighing you down. You can delay paying the staff. You can’t delay paying the bank. Being debt free gives you freedom and more money so you can pay the staff (and yourself!).

Why is it imperative to start planning for the future? Because the church that survives into the future will be the church that prepares for the future today. If a church wants to stay open beyond 2030, it must address its facility needs *and* develop a plan for how to raise the funds needed for that project *and* how to sustain the upkeep of its facilities.

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As we near the end of the year and the start of the New Year, I will be sharing with you posts about how to end well and start well. Here is a post I wrote last year that contains four timeless stewardship plans.

Being Prepared for Future Surprises

“Almost all on Wall Street and in Washington got 2022 wrong.” That is the opening line of a December 27, 2022, article in the *Wall Street Journal*. The article was entitled ***Wall Street, Fed Flopped in Trying to Predict 2022***. Who knew that Russia would invade Ukraine? The article points out that surprises like that kept anyone from predicting exactly what 2022 would bring. Based upon those 2022 surprises, the *Wall Street Journal* recommended, “If there is a lesson to be taken away from the past 12 months, some investors and analysts say it is this: Be prepared for more surprises.”¹

Most economists forecast a slow economic rebound, with the first quarter of the New Year being much like what we have recently experienced. *If* we see a rebound in the economy, most feel it will only happen late in 2023. That is their prediction but remember, “almost all on Wall Street and in Washington got 2022 wrong.” Therefore, you must be prepared for the unexpected, as the unexpected always happens, and we shouldn’t be surprised by surprises.

The question for church leaders is, how can you prepare **for future surprises**? Here are four recommendations I am giving to my clients to help them prepare for any surprises in 2023. These four things will help you plant S.E.E.D.s, preparing you for future surprises.

1. **Stabilize your finances.** At least for the first quarter, now is not the time for aggressive moves. Work to limit your spending and review all your contracts. Remember, just because it is in the budget doesn’t mean it’s in the bank!

We at OnlineGiving.org can help you stabilize your finances. Here are a few recent posts about how we can help you stabilize your finances:

<https://www.onlinegiving.org/support/four-reasons-we-dont-require-contracts>

<https://www.onlinegiving.org/support/maximize-gifts-and-reduce-rates-with-ach>

<https://www.onlinegiving.org/support/starting-strong-in-the-new-year>

2. **Elevate your offerings.** The easiest way to increase giving and givers is by putting time and effort into your offering time. Determine not to let any offering of 2023 be taken without thought and planning. Commit to spending as much time and effort on the offering time as you make your announcements, and you *will* see giving increase.

Our clients receive help every week of the year with manuals designed to improve the offering time. Check out this post about how to elevate your offering time, <https://www.onlinegiving.org/support/how-to-raise-your-giving>.

3. **Endow your future.** The largest donor group in America by dollars is Baby Boomers. 10K of them turn 65 daily, meaning their earning power and, thus, their giving ability is declining rapidly. Our donor base is aging, and in the next few years, we will see the largest transfer of wealth in our history. Is your church positioned to benefit from this transfer? If you don’t have an endowment plan, you will miss out on a key means of assuring your long-term future. Resolve to have an endowment plan in place by the year’s end.

How and how much? Most denominations have foundations that will help you with this, and there are also several firms you can use for a small fee. Foundations must be set up correctly, so it pays to get the help you need. How much should you have in an endowment? The answer depends upon your church size, but my goal for most churches is to have at least double their current annual budget. Ultimately, I want to see churches have \$1 million or more in an interest-bearing account.

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- 4. Disciple the Next Generation.** Multiple studies in the last years show that the younger generations in the church are not giving the same amount or percentage as older generations. We must get back to focusing on making disciples. Consider a four-week sermon series on stewardship. We must teach the next generation about the joys of generosity and its value for assuring the financial stability of our members.

Are you prepared for the surprises of 2023 and beyond? By planting these four seeds, you help prepare for whatever surprises 2023 has in store. The church that survives into the future is the church that plans for the future today. At [OnlineGiving.org](https://www.onlinegiving.org), we will help you meet the surprises of 2023. Contact us today at [\(615\) 206-4000](tel:6152064000) or email us at support@onlinegiving.org.

The preceding can be found at: <https://www.onlinegiving.org/support/being-prepared-for-future-surprises>

1. "Wall Street, Fed Flopped in Trying to Predict 2022," by Akane Otani, *Wall Street Journal*. December 27, 2022.