



# Church Ministry Funding Guide

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How to Thrive During  
COVID-19 in 2020 and  
Beyond

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## Introduction

No one expected the long-term disruption that COVID-19 and social distancing created. There is no precedent to rely upon, no model to utilize, and no class in seminary that could have prepared you to lead through this historic season of ministry. In a short period of time, you are learning to:

- Stream worship services online.
- Re-imagine ministry and community engagement.
- Deliver discipleship and family content through digital channels.

I applaud your efforts! This transition has been hard work. The opportunity to make an impact in your church and community has been incredible, and you are making it happen—every day. But it's possible you're also feeling the effects of living in “always on” mode while you determine what a “new normal” will look like. If that's you, you need to know you're not alone. I have spoken with hundreds of pastors, staff, and volunteers who feel they have been operating at 120 percent, which is not sustainable in the long run.

As the initial shock and awe begins to wear off, you're left trying to figure out how to maintain your current efforts while renegotiating your previous commitments as social distancing restrictions begin to let up but not disappear. The weight feels daunting, but you do not have to do it alone.

That's exactly why we put this funding guide together. Feel free to share copies of this guide with your staff and volunteer leaders. It's an effective way to create a base of support and invite collaborators into this journey with you.

We are better together.



## How to Use this Funding Guide

With so many competing demands on your time and attention, we've identified five focus areas in this funding guide that we believe are critically important to funding ministry for the remainder of 2020 and beyond. If you address these core ministry systems successfully, you will be well-positioned to sustain and perhaps even grow your ministry funding over the coming months.

This funding guide is designed to:

- *Give* you a framework to assess where you are right now and determine what's next.
- *Equip* you to identify what urgently needs your attention to reach your full ministry potential.
- *Provide* a foundation to invite your staff, volunteer leaders, and financial leaders into shaping your ministry plan and funding plan for the remainder of 2020 and beyond.
- *Ensure* you continue to make disciples and fund ministry while the social distancing restrictions are still in place until COVID-19 is eradicated.

To help you realize these benefits, in the pages that follow you'll find contextual information as well as key questions around each focus area to help you discern where you are right now and what you need to do next.

Expect to be introduced to some new concepts—or at least concepts presented in ways that may feel new. Keep in mind that the goal is not to perfectly implement all the ideas shared in this funding guide all at once, but rather to gain clarity on how to navigate the weeks ahead as our new and different normal comes into focus.

You can do this. We believe in you!



## Focus Area One: Maximize Recurring Giving

The correlation between high levels of recurring electronic giving and well-funded ministries has never been clearer than during social distancing. Studies by both online providers and user groups suggest that donors who give electronically, especially when they do so in an automatically recurring way, give more than donors who use check and cash. This information is supported by Horizons' own experience working with thousands of churches.

Unfortunately, many churches don't have a plan to effectively promote recurring giving. The vast majority of churches don't realize their websites and donation pages actually undermine their efforts to encourage online recurring giving.

Even when churches are allowed to gather in worship again, how we worship and give will look very different until COVID-19 is eradicated. That makes your need to maximize recurring giving even more important in the weeks and months ahead.

We will look at optimizing your website for recurring giving first. Let's outline a few key terms to make sure we are all on the same page:

- *Online Giving*: the ability of a donor to complete a gift online.
- *Recurring Giving*: the ability of a donor to set up their giving amount, frequency, and method (e.g., bank transfer, debit card, etc.) once with the result of a consistent, scheduled pattern of giving over time.
- *Home Page*: the first page someone sees when they type in the central web address of your church's website.
- *Donation Page*: the web page where a donor is able to make a gift.
- *Mobile Giving*: the ability of a donor to complete a gift on a mobile device and includes mobile-specific functionality such as text-to-give.



Most church donors are already using different forms of online transactions for everything from paying bills to direct deposited paychecks. Even before COVID-19, an increasing number of people were giving online to support the causes they care about most. Today, it's even more imperative that churches engage donors in new ways—specifically with recurring online giving options—to ensure ministry funding continues to grow.

“There is a strong correlation between churches that are currently experiencing increased giving and the percentage of funding that is given online.”

Here are eight ways to optimize your website and donation page for online and recurring giving:

1. *Make the “giving” button on your home page obvious—typically in the upper right corner.* Online donors will lose interest and leave your website if they can't find your donation page easily.
2. *Ensure only one click is required to move from the home page to the donation page.* Donors do not want to spend time searching or navigating to make their donations. Make it quick and intuitive.
3. *Ensure your donation page is easy to navigate.* Test your donation page to make sure it is easy to make a gift. Ensure the look and feel is consistent with your home page. Tell stories of life change on your donation page. Donors can still be positively impacted during the gift process. Include images and videos that illustrate the impact of your ministry right on your donation page if your service provider allows this functionality.
4. *Check the default settings established by your service provider.* The default form options should both encourage the donor to make their gift recurring and to use the giving channel least costly to the church (i.e., bank draft is the first option, credit card is second).
5. *Make the amount of information that must be entered by the donor in order to complete a transaction as minimal as possible.* Speed and ease of use are critical to the donor giving experience.



6. *Give the donor the option to donate to cover credit/debit card transaction fees.* Pre-checking this option will result in 30–50 percent of donors covering their fees.
7. *Have a “gratitude” plan.* Make sure your gift confirmation includes the words “thank you” and tells donors how their gifts will change lives and make an impact in the community.
8. *Make sure your website is optimized for viewing on tablets and phones too.* Almost two-thirds of all internet traffic is on mobile devices. Make sure donors can easily navigate through your website and donation page on any smartphone or tablet.

These tips only focus on basic functionality recommendations, which can be achieved with most third-party online service providers. Once your website and donation page have been optimized, the next step is to create and execute a recurring giving plan.

Consider these six critical components to a successful recurring giving development plan:

1. *Don't go it alone.* Recruit a team to help you. Creating and sustaining a recurring development campaign is hard work. Create a multi-disciplinary Generosity Team to oversee recurring giving and the ongoing generosity development efforts of the church.
2. *Develop a Recurring Giving FAQ Brochure.* This can be mailed and emailed to church members as part of your promotional effort. It should be written from a donor-centric perspective, explaining the benefits to the donor before explaining the benefits to the church. Discuss your preferred methods of giving and the cost of transactions using credit cards. Provide clear instructions on how to sign up, and provide the contact information of someone who can help with questions.
3. *Use language that communicates recurring giving is your preferred way of receiving gifts.* It should be clear to your church that recurring giving is your preferred way of donors supporting the ministry of the church. If offering plates ever return, use laminated cards for donors who use electronic giving to have something to put in the offering plate. Pastors should be the first person seen placing a card in the offering plate.
4. *Get your clergy and lay leadership to sign up first.* One of the most effective strategies is to be able to announce that 100 percent (or something very close to that amount)



of clergy and key church leaders are using recurring giving. Repeat this frequently in communication with church donors.

5. *Make “how-to videos” to email with promotional material.*
6. *Use testimonies of recurring giving donors to share their personal experiences.*

Prior to COVID-19, our goal for Horizons-coached churches was to get online giving above 50 percent of giving units (donors who contribute over \$200 per year). Given the current situation and its implications, churches should consider goals of 75 percent or higher. There is a strong correlation between churches who are currently experiencing increased giving and the percentage of their income that is given online. The correlation is even greater for churches with high levels of automatic recurring giving.

### **Key Questions for Evaluation:**

- Does our church have a recurring giving development strategy?
- Does over 50 percent of our giving come through recurring electronic giving?
- What percent of our clergy and church leadership use recurring giving?
- Is there a team in the church responsible for growing recurring giving year-around?
- Have we thought through the impact of not passing offering plates during worship?
- Can donors sign up for recurring giving on our web page?
- Is our donation page easy to find and use?
- Is our online giving optimized for mobile devices?
- Do our automatic responses to online giving express gratitude for givers’ generosity and how their giving is supporting life-changing ministry?
- How can we improve online and recurring giving experiences to ensure they are a spiritual and celebrated events?



## Focus Area Two: Deliver Effective Offering Talks

Two-to-four-minute offering talks effectively delivered during a worship service are one of the most powerful tools available for creating a culture of generosity. They are even more important when viewers are watching online.

Offering talks serve three primary purposes:

1. *Connect* giving with ministry impact and life change.
2. *Elevate* giving as an act of worship.
3. *Explain* ways to give.

Limitations on in-person worship experiences are forcing us to re-imagine how we deliver this key messaging. Here are nine things to keep in mind as you consider your approach to offering talks:

1. *Communicate what the church is doing while you're not meeting.* Don't assume your people know all the activity taking place right now, and don't be afraid to tell others all the ministry that is happening in the community.
2. *Put a face on your stories of impact.* When possible, tell a story of one life that was impacted before you share numbers and statistics. Make ample use of pictures and videos to support your story.
3. *Mix it up.* Consider telling a story of someone whose life was impacted because they served in a church ministry. Offering talks are also prime opportunities to share your church's theology of generosity, celebrating acts of corporate generosity, and underscoring the processes in place for fiscal accountability.
4. *Plan.* A failure to plan typically means the offering talk is focused on the activities of the church and not stories of their impact. Quality offering talks must be planned in advance to allow staff or a volunteer team to identify and develop the stories and testimonies you want to share, the wins and milestones you want to celebrate, and the process or theological points you want to make.



5. *Educate your community about how they can express their generosity by giving online through recurring giving.* This may not be a familiar way to give for some in your church, so take the opportunity to demonstrate how to do it. Put the information on your screens, in your text/chat boxes, or demonstrate with a video. Pastors can demonstrate how quick and easy text-to-give or online giving is using their own phones.

6. *Provide the name and contact information for someone who can answer questions about where to direct their gift, how to give, or even where your church is making an impact.*

When you're not sure what to do or have a question you want answered, communicating with a person rather than a faceless "info@yourchurch.org" account makes a difference.

**“When possible, tell a story of one life that was impacted before you share numbers and statistics.”**

Make it interactive. Most online streaming services have the ability to invite people to interact during the online offering. Always be seen putting a symbol of your gift into an offering plate during live and online worship. Invite others at home to use this moment to give online or to celebrate the act of worship by sending emojis and comments in the chat boxes. Imagine the worshipful experience of dozens or hundreds of households sending heart emojis flying across the screen or chat box.

7. *Prepare your church for the offering.* Send an email on Friday with the order of service, announcements, and a reminder of the ways to give, always pointing out your preferred method of recurring giving. Share a picture or a video version of the story you are going to share in the upcoming worship service to reach those who might not be watching on Sunday.

8. *Avoid using insider language.* Responding to an offering talk can be one of the most productive means by which someone decides to give to your church. Avoid “church-y” jargon. There is a large number of guests tuning in during the COVID-19 crisis. Make sure you speak in a way that they understand.

9. *Always say “Thank You.”* This one phrase never gets old. Use it often and joyfully.



Offering talks may seem like a small thing in light of all the responsibility that is on your plate. Just remember that not everyone is as familiar as you are with all your church is doing to impact your community and the world. They need and want to regularly be reminded how their generosity is making a difference and impacting lives.

### **Key Questions for Evaluation:**

- Are we clearly communicating how our church has mobilized for ministry during COVID-19?
- Are we telling impactful individual stories of life change or just running through a list of our activities?
- Do our offering talks sound the same each week or are we investing the necessary energy to creatively mix up our topics?
- Are we planning offering talks well in advance, or are we just throwing something together each week?
- Are we using all the creative ways available to share how to give?
- Are we providing a name and contact information for someone who can answer questions or help facilitate online and recurring gifts?
- Is our online offering timely, interactive, spiritual, and joyful?
- Are we using insider lingo when talking about giving?
- Are we saying “thank you” often and appropriately?



## Focus Area Three: Engage Financial Leaders

There are many types of leaders in churches. Some are volunteer leaders, some paid; some are leaders by position, some by influence. There are also financial leaders, and they need a connection to you as much as any other group of leaders in the church.

Many of us are uncomfortable talking about money, especially with those who we perceive have a lot of it. It feels unfamiliar and awkward to imagine having deep, one-on-one conversations with financial leaders about the specifics of their giving to our church.

As uncomfortable as we may feel, our discomfort does not absolve us of leading, shepherding, and discipling people entrusted with large amounts of financial resources. In 1 Timothy 6:17–19, the Apostle Paul instructs Timothy very clearly on his responsibility to disciple those who are rich in this present world.

There is a prevailing idea in our culture that people with money don't have many problems. This thinking causes some church leaders to assume they can leave these individuals alone and focus on the poor, homeless, and destitute. That simply isn't true. Everyone in your church, including financial leaders, need you to disciple and lead them.

Here are the most common questions we receive surrounding financial leader ministry:

- *Who are financial leaders?* Financial leaders are those households that account for 40–50 percent of your church's ministry funding. What tends to surprise church leaders is this group is only about 5 percent of church membership. Contrast this with the reality that half of the typical church households provide less than 10 percent of ministry funding. Our response should not be judgment, but we should place an emphasis on improved discipleship and giving talks.
- *Why focus on financial leader engagement?* Cultivate meaningful relationships with this critical leadership segment to invite them into a deeper spiritual journey and a closer connection with the ministries of the church.



- *Do most financial leaders have high giving capacity?* Not necessarily. In my experience working with financial leaders, 20–40 percent will fall outside the upper third of households when measuring financial capacity. What this means is that in most churches, households that give 10 percent of their income or more will be among your financial leaders, regardless of their financial capacity. Even so, it is rare to find a church where more than 20–30 percent of financial leaders are giving 10 percent or more of their income to the church.
- *Should high-capacity donors who are not financial leaders be identified and engaged as well?* At Horizons, we identify high-capacity donors as any household that gives to your church

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and is in the upper 10 percent of U.S. wage earners (\$118,400+) or who have accumulated wealth of \$1 million or more. High-capacity donors have distinctly different giving patterns than other donor groups, and your church’s engagement strategy needs to take these differences into account.

- *Is it OK for me to minister directly to high-capacity donors?* Sadly, high-capacity donors are among the most poorly cultivated groups in the church. It is not uncommon for the majority of high capacity donors to be missing from the list of financial leaders. Due largely to a lack of appropriate cultivation, high-capacity donors are increasingly shifting their dollars away from local churches to other non-profits. Churches with high-capacity donors should have both an identification and engagement strategy. Begin with your financial leader engagement strategy. These donors already demonstrate a desire to invest significantly in your ministry.
- *Are wealthy households or financial leaders deserving of better treatment, higher honor or more control of the church?* Scripture is very critical of favoritism based on wealth (James 2:3). Jesus lifts up the story of the widow’s mite as an example of sacrificial generosity to challenge any notion that God is measuring generosity by the total amount given (Mark



12:41–44, Luke 21:1–4). I have pointed out that many financial leaders are not high-capacity donors, just faithful givers of 10 percent or more of their income. For effective engagement, it is important to recognize that financial leaders are a diverse group and should be treated as unique individuals with differing spiritual development needs, circumstances, and interests.

- *Should we consider adding a ministry leader engagement strategy?* Yes! Ministry leaders share many of the same characteristics of your financial leaders, and you are equally dependent on this small group to make your ministries possible. In most churches, there is a great deal of overlap between ministry leaders and financial leaders. As you read on, consider the many ways you can adapt financial leader engagement strategies to more deeply engage your ministry leaders.

Here are three reasons to invest in a financial leader engagement strategy:

1. *Financial leaders are among the most invested in seeing your church's ministries thrive.* They have other giving options, but they have chosen to invest in you at a level that causes them to stand out among your financial supporters. They are much more likely than non-leaders to step up to give more or serve in a key role, if invited.
2. *Financial leaders tend to be among the most influential and wise in the church.* As a result of ongoing social distancing, most churches must make significant adjustments in their ministry and funding plans. This group is a deep reservoir of creative wisdom to bounce ideas off of and seek solutions to some of your most difficult challenges. Financial leaders are often reluctant to serve on large standing committees of the church but will jump at the idea of leading or serving on a small team to solve a problem or launch a new ministry.
3. *Financial leaders can be among your most vocal supporters as you advocate for change, if properly educated and invited.* As you develop your new plans and processes, it is critical that you bring this group along with you. Losing only a handful of your top donors can bring unintended financial distress to your church. Before making public announcements of significant changes, ensure you are communicating with your financial leaders, drawing upon their wisdom and influence, sharing your reasoning for the change, and providing



them a means to share their concerns with you, ideally before the final decision is made. This strategy will increase the likelihood that your financial leaders will continue to be both your advocates and strong financial supporters.

Financial leaders may be funding a large amount of your ministry, but most are not giving to the church at nearly their financial capacity. Here are five key reasons why:

1. *Your financial leaders don't hear from you.* It's that simple. People give to people, not programs and budgets. If your financial leaders don't have a dynamic relationship with you, they won't be inclined to increase their financial support. Also beware that they may shift their current giving to support those organizations led by people they have strong relationships with.
2. *Your financial leaders can't connect their gift with impact.* Many financial leaders often give more to organizations other than your church, sometimes substantially more. If you don't show them how their giving is directly connected with ministry impact, they are not likely to increase giving to you.
3. *Your financial leaders aren't invited into strategic conversations.* I'm not suggesting you hand over decision-making authority to them. But I am encouraging you to involve them in your thought process; invite their input and wisdom. They would love to help you think through and solve some of your most pressing challenges.
4. *Your financial leaders aren't being discipled.* Discipleship is meant to happen in community. If financial leaders are not in a life-changing small group or Sunday school where they are being challenged to grow spiritually, they are likely not living into their full giving potential.
5. *Your financial leaders aren't giving more because no one has personally asked them to give more to your church.* The local hospital asked, their alma mater asked, and their favorite charity asked. The sad reality is that most church leaders never make a one-on-one ask for prayerfully considered increased financial support. Even if someone is already committed to financially supporting your church, it's still an honor to be asked to participate in a way that is unique to how God has blessed them.



COVID-19 has been incredibly disruptive to most segments of the United States economy. Your ability to fund your church's ministry is highly dependent on this small group of households. A few of your financial leaders may have prospered during this season, and most will continue to be in a strong financial position, but others will have suffered large economic losses. By maintaining a close personal relationship with your financial leaders, you will be able to minister immediately to the needs of those who are hurting and celebrate with those who have been more fortunate. You will also be in a position to be aware if someone's ability to support the ministries of the church is going to be impaired.

Don't be intimidated by the thought of discipling your financial leaders. They want and need you just like any other group in your church. Be bold and watch your ministry capacity multiply in the days and weeks ahead.

### **Key Questions for Evaluation:**

- Do I know who my financial leaders are?
- In what ways am I systematically building relationships with them?
- How am I personally investing in their discipleship?
- How am I personally inviting them to deeper engagement with the church?
- In what ways have I explored their relationship to money and generosity?
- Am I willing and well-prepared to ask for additional giving to the church?
- How am I leveraging the wisdom and influence of this group for good?
- What do I believe high-capacity donors need from me right now?
- How can technology help me disciple and stay connected with financial leaders during social distancing?
- Are high-capacity financial leaders hearing from other philanthropic organizations during this time? Why? Does this change my sense of urgency?



## Focus Area Four: Implement First-Time Donor Strategies

You likely have a first-time visitor strategy in place at your church. You know what to do, who is going to do it, and how to ensure it is done consistently. But what about first-time donors?

When a donor gives to your church for the first time, they are starting a conversation with you. Is your church's first response silence or an immediate and personal response that draws the donor deeper into the life-changing ministries of your church?

Responding to first-time donors during social distancing is even more important and potentially more challenging as many new donors may have never stepped foot on your campus. One of the most exciting opportunities for churches engaging in online worship streaming is the number of new people that have connected with the church virtually and can now give.

Whether you are aggressively growing your online church experience or still in a wait-and-see mode, warmly acknowledging first-time donors is a strategy you need to master now and continue in the future.

Here are four common questions about first-time donor strategies:

1. *Why is it called a "First-Time Donor Strategy"?* It is not a single event, but rather the process by which you engage your new donors on their first, second, and third gifts. Each response should be focused on drawing these new donors more deeply into your discipleship pathway of worship, spiritual growth in community, serving others, and generosity.
2. *How do we begin?* Giving is spiritual before it is financial. Any gift is an external sign of inward spiritual growth. That's why when someone gives to your church non-anonymously, they did that because they want you to know. So, honor that by thanking them and celebrating both the impact on their own spiritual journey and the impact on the lives that will be changed because of that gift. This can come in the form of a letter, email, text, phone call, or video message. How you send it is much less important than



what you convey and if your communication style is donor-centric. Your response will significantly impact the likelihood of receiving future gifts.

3. *What is donor-centric communication?* Donor-centric communication requires putting yourself in the donor's shoes and communicating in a way that affirms the donor and builds trust. It means your thank-you note is more about the giver than the gift. Rather than saying, "Thank you for your gift of ...," express gratitude for the donor saying, "Thank you for your generous spirit" or "Because of you, we are able to ...." Donors contribute because they want to be a part of life-changing ministries! Tell stories about how their generosity has impacted the lives of others. Using videos, photos, and words, be sure the thank-you letter is 100 percent gratitude and 0 percent ask—not even a subtle P.S. or enclosed return envelope. A first-time giver is communicating a desire to be in relationship with your church. Be sure your thank-you note is reciprocal and has a personal and relational tone.

**“ Whether you are aggressively growing your online church experience or still in a wait-and-see mode, warmly acknowledging first-time donors is a strategy you need to master now and continue in the future. ”**

4. *What commonly happens in response to a second gift and third gift?* There is no single best way to continue the conversation when a donor makes a second and third gift. One of my favorite responses to a second gift is a video from the pastor that describes what happens when someone gives to your church. Typical focal points include a description of how giving is accounted for, how spending is protected, a review of the church's annual ministry funding plan with a focus on outcomes instead of activities, and many stories of lives that were changed. A common response for a third gift is to have someone from the discipleship/assimilation team contact donors by phone and invite them to try a Sunday



school/small group, Bible study, new members class, or to learn where their interests lie in order to craft an invitation to try out serving in a ministry.

Most churches will discover they have many new gifts coming from new donors who are now connecting with their church online. How their gift arrives is less important than the fact their gift arrives. And the processes you have in place to honor first-time donors and follow up with them in some way will potentially turn a one-time donor into a long-term giver. That's why first-time donor strategies are just as important today as they were before COVID-19.

### **Key Questions for Evaluation:**

- Do we have a well-defined and effective first-time donor strategy?
- Do we have a means of tracking the first, second, or third gift?
- Are there clearly defined responsibilities for tracking gifts and making contacts?
- Are the contacts being made formed using donor-centric best practices?
- How quickly is the first gift acknowledged?
- Are acknowledgments from online giving consistent with our messaging plan?
- Is our strategy connecting persons to our discipleship path?



## Focus Area Five: Align Church Budgets with Current Ministry Opportunities

The disruption of COVID-19 has caused plenty of challenges for the church, but it has also created many opportunities. To fully embrace these opportunities will require letting go of some of our past assumptions, habits, and practices to make room to learn, grow, and see things in new ways.

Use this opportunity to take some bold steps to better align your church budget with your current ministry opportunities. In most churches, both ministry and spending plans for 2020 need significant adjustments to properly reflect how ministry is being conducted and funded:

- Your revenue streams will probably look different due to the economic impact on your donors and the disruption social distancing has had on the operations of schools, summer activities, and other planned programs.
- Your expenses are likely to look very different as well. Occupancy expenses will fall while you'll increase investments in serving your mission field through technology for online worship and discipleship programs.
- If you took a Paycheck Protection Program Loan, it is anticipated that forgiveness documentation will require updated financial budgets and cash-flow projections.

If any of these circumstances apply to your church, you will need to revisit both your ministry funding and spending plans in the next 30–90 days to re-project at least the remainder of 2020.

Drawing on Horizons Stewardship's experience from almost thirty years of helping thousands of churches grow disciples and fund ministry, I recommend you consider these three keystone focal points as a framework for the conversations you need to have with your leaders. They are:

1. Strategy
2. Communications
3. Funding



You can't address one without accounting for the other two. All three must be working in harmony to live out your God-inspired ministry potential.

- *Strategy* is more than planning programs; it means intentionally aligning your ministry activities with your God-appointed mission, your WHY.
- *Communications* is more than your eblasts and publications; it is the way you inspire and connect to each other and your neighbors.
- *Funding* is more than income statements and line items; it is directly linked to discipleship and the invitation to live a generous life.

Here are nine questions to ask yourself and your leaders as you seek to realign your plans, programs, and processes with your current and future ministry opportunities:

**Strategy:**

- *Can you clearly connect your ministry vision with life change?* Life change is the measurable evidence of ministry impact. Do we have the right mission and are we effectively achieving it? If not, this is your starting place. Make sure you can measure success and that your plans are actionable so you can empower people to play their roles in God's plan.
- *Can you clearly connect your activity with impact?* Don't aim for busy. Aim for being effective in making disciples to bring about the future God is leading your church to embrace. You must have a healthy leadership team and staff structure that is aligned with your ministry strategy. For each ministry area in your church, ask, "Is this ministry achieving the desired success measured by the outcome of changed lives, not how busy they are?" Once this is complete, ask, "What are we investing in that needs more human and financial support? What are we investing in that needs an adjustment in purpose, process, or funding to bring the necessary return on the investment we are making? What are we investing human and financial resources in that we need to stop?" Then act courageously under the leadership of the Holy Spirit.



- *How are you inviting your financial leaders into the vision and strategy development process?* If you aren't collaborating with your financial leaders, they are missing an opportunity for personal growth and the joy of helping bring about additional ministry impact. Also you are missing their wisdom and the additional financial investment this collaboration could bring. It is critical that you engage with your ministry leaders in times of change to ensure that the changes you are making receive the funding they need to thrive. Remember, most do not want to serve on a large, long-term standing committee, so develop creative ways to engage them in ways that align with their interest and giftedness.

### **Communications:**

- *Are you sharing your ministry plan and spending plan in a way that will inspire others through stories?* Few people are inspired by facts and figures. The people in your church want to hear about the ministry plan and the supporting spending plan's effectiveness through the lens of stories of lives that have been changed.
- *Are you sharing your ministry impact and life change consistently across all relevant channels?* An untold story has no impact. Be careful not to project your personal communication habits onto others. Share life change and impact often and over a wide variety of communication channels, including social media.
- *Are you leveraging your offering talks each week to point back to impact and life change?* A weekly offering talk is a built-in opportunity to champion the impact your church is making and to help worshipers experience the impact their generosity is having on others.

### **Funding:**

- *Have you made generosity a core discipline championed in your disciple-making strategy?* The most generous churches include generosity as part of their discipleship path and core values. If your church does not, you are sending the message that giving is less important than worship, discipleship, and serving.



- *Are you actively promoting recurring giving methods such as ACH bank drafts and other forms of electronic giving?* As church attendance patterns shift, you can help your congregation be faithful in giving whether they are present for worship or not. Be sure the focus is on automatically recurring giving rather than the particular method of giving selected by a donor.
- *Do you have a plan to challenge current givers to take the next step in their generosity journey?* Encouraging people to grow as disciples includes challenging them to grow in their giving. Be specific in what you are asking from individuals and use only percentage of income as a unit of measure. For example, “Will you prayerfully consider increasing your giving by one or more percent of your income as you grow to a tithe (10 percent) and beyond?”

“It is the courageous leader who can face the resistance with resolve and compassion to help a congregation move forward in the new post-pandemic reality and ensure the changes we embrace are those that create the best opportunity to embrace God’s future for our churches.”

If you aren’t satisfied with your answer to these questions, then you may have uncovered a gap in your plans, programs, and processes. Gaps don’t mean you’re not an effective leader; gaps reveal opportunities for growth. Resolve today to do things differently moving forward.

With clarity about what needs more funding and what needs less, it is time to develop your ministry funding plan. Here are some best practices to consider:

1. *Take this opportunity to adjust your financial and stewardship language.* Nobody likes to pay the light bill. Using the word “budget” conjures images of paying bills instead of



funding ministry. Delete “budget” from your communication vocabulary. Instead, refer to your budget as your Ministry Spending Plan or your Ministry Funding Plan. These terms more accurately communicate with your givers because all the money you are planning to spend will be going to fund ministry. Continuing to use the term “budget” clouds this reality and doesn’t connect on an emotional level.

2. *Take this opportunity to revisit your Ministry Calendar Year.* More churches are shifting their church fiscal year to match their ministry planning year, which is often timed around the start of school. This allows ministry areas to create budgets that align with their ministry calendars. Another reason to move a ministry calendar year is that the December spike in giving falls in the middle of the budget cycle; gone are the days of worrying for eleven months to see if year-end giving will close the income gap. Since year-end giving falls mid-fiscal year, it provides time for more effective budget management based on the results.
3. *Consider terminating the existing budget and building a Six-Month Ministry Spending and Funding Plan beginning in July 2020.* Even if you determine to change your fiscal year to begin in July, consider making six-month plans or agree in advance that the Ministry Funding Plan will be revised. The disruption of COVID-19 on the economy and the impact social distancing has on ministries will likely continue into 2021.
4. *Revisit the terms of your mortgage.* Interest rates are at historic lows, and now may be a good time to ask your lender to refinance your mortgage rate at a lower or a longer amortization.
5. *Review all recurring expenses.* Consider items that automatically renew on your church credit accounts, or draft from your church bank account. Ensure you have a plan to cancel automatic renewals before the renewal date.
6. *Review staffing in alignment with your new ministry plans.* Changes in ministry plans, programs, and processes may warrant revisiting your staff model.

Churches have traditionally been some of the most difficult organizations to lead change, but COVID-19 has created both the opportunity and responsibility to adapt in order to ensure your plans, programs, and processes are aligned with accomplishing your mission. Now is the



time for church leaders to begin the process of revisiting plans, programs, and processes and to determine what needs to remain unchanged, what needs to be adjusted, and what needs to end.

With change comes resistance. During the pandemic response, leaders report experiencing very little resistance to change—churches have adapted in whatever ways made sense and were available to them. The more difficult season will occur when buildings re-open and there is a strong gravitational pull to “return to normal.” Prepare to meet resistance to change. It is the courageous leader who can face the resistance with resolve and compassion to help a congregation move forward in the new post-pandemic reality and ensure the changes we embrace are those that create the best opportunity to embrace God’s future for our churches.

Courageous leadership is also required to create space to honor the past value of defunded programming and to give those impacted by the change time and space to grieve. Television decluttering personality Marie Kondo invites viewers to remove everything from their closet and only replace the items that “spark joy” today. You might substitute the words “bearing much fruit toward your mission priorities.”

For those items that are not returned because they no longer fully serve their intended purpose, Marie recommends a process of purposefully letting go with gratitude, celebrating the joy (fruitfulness) they once brought. As a courageous leader, thank those who have served, lift up the successes of better days, and, with gratitude for the past, allow the congregation to let go so that those resources can be redeployed to your most fruitful ministry opportunities.

### **Key Questions for Evaluation:**

- Does our ministry plan still effectively communicate our current ministry plans and objectives?
- What un-resourced opportunities have arisen to expand our ministry impact?
- Have we reviewed our Ministry Funding Plan (budget) to ensure it reflects our current income and spending patterns?



- Have we reviewed our programs and processes to ensure they are properly aligned with our updated ministry plans?
- Does the way we've allocated money this month match what we are telling the church is important? If not, what do we need to do to make that true?
- Do we have a sound communication plan to engage ministry and financial leaders in the needed changes and to share them with the church in a positive and helpful manner?
- Who do we need to involve in this process?



## Conclusion

Just because you've never been where you're going doesn't mean you can't successfully find your way to what's next. It may look and feel very different than what you've ever done before, but it's possible. We're so encouraged by pastors and church leaders like you who are pushing past their own comfort levels and embracing new methods and approaches to ministry at a record-setting pace.

We hope this funding guide will help you find your path forward as you gather your staff teams, volunteer leaders, financial leaders, and churches to pray and plan for tomorrow. There is no better time for the church to be the hope for the future and the light of the world.

That's why it's so important you begin to provide some shape and structure to your thinking and planning. It will give you the freedom to focus on what's both urgent and important. Right now, your church, your community, and the world needs you to lead boldly and confidently.

Thank you for your sacrificial commitment to serve God and others. Know we're praying for you. We believe the best days are ahead. Embrace the God adventure in front of you in this challenging season. What you do today is likely to shape your ministry impact for years—and perhaps decades—to come.

Let's do this—together.



## Next Steps

Ready to shape your strategy for the next thirty, sixty, and ninety days? We can help!

If you're like many church leaders, you're not quite sure what ministry is going to look like six to twelve months from now. But, you know it's going to be different than what it was before COVID-19 and social distancing.

We're already beginning to help church leaders shape their thinking around the five critical focus areas of ministry discussed in this funding guide.

Addressing these practical next steps will give you confidence and clarity in your ministry leadership as you move through this transitional season of ministry.

If you're wondering what it might look like to have a collaborator and coach join you in your ministry planning efforts as you begin to establish a new normal, we're ready to help!



## About the Author



In 2002, after a career that saw him rise to be the CEO of a rapidly growing bank holding company, Joe Park followed God's leading into full-time ministry by joining Horizons Stewardship. God has taken Joe's keen financial and leadership skills and combined them with his heart for the gospel to help Horizons guide congregations to invest billions of dollars in ministry. Joe is committed to the belief that biblical generosity is a result of prayer, a grateful heart, and effective discipleship practices, and he leads the Horizons team that develops and implements campaign and ministry strategies based on these guiding principles.

In addition to capital campaigns, Joe actively assists churches in the implementation of best practices in fostering generous congregations, growing disciples, managing change, and developing systems.

Joe earned a bachelor's degree in banking and finance from the University of Arkansas and a master's degree in business administration from Boston University. Joe lives in Dallas with his wife, Lisa, and four of their seven children.



## About Horizons Stewardship

Horizons Stewardship helps church leaders make disciples and fund ministry through a collaborative framework that is tailored to the unique culture of the church, aligned with leadership's vision, and implemented through coaching, planning, technology, and analytics to ensure the church lives into its full ministry potential and impact.

Here is how we are helping leaders of churches and faith-based nonprofits of all sizes lead with confidence and live into their full ministry potential:

### Annual Giving

- Discovery Assessments
- Ministry Plan Communications Strategies
- Year-Round Generosity Planning
- Church Analytics and Dashboards

### Special Giving

- Financial Leader Ministry Planning
- High Capacity Donor Identification and Development
- One Sunday Initiatives
- Outreach & Missions Funding

### Capital Giving

- Potential & Possibility Studies
- Coaching and Implementation
- Fulfillment Programs
- One Journey Experiences

### Planned Giving

- Planned Giving Education Experiences
- CPI Assessment (Capacity, Propensity, and Interest)
- Endowment and Foundation Planning
- Legacy Giving Communication Strategies

Go to [www.nextlevelgenerosity.com](http://www.nextlevelgenerosity.com) to learn more about how Horizons Stewardship is inspiring congregations and communities across the country through a deeply integrated, spiritually focused approach that is leading to increased funding for ministry as well as more effective disciple-making strategies.

