

The Stewardship JOURNAL

May 31, 2021

**From the Desk of Our
Executive Director**

**How Digital Are
Missouri Baptist Churches?**

**The Great Reveal: What COVID
Showed About the Church's Weaknesses**

**How to Use Screen Shots and
Social Media to Increase
Summer Giving**

VBS Trivia

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From the Desk of Our Executive Director

Happy Memorial Day! Welcome to another edition of *The Stewardship Journal*!

Recently, Thom Rainer made the following comment about online giving, “I am suggesting churches have no less than 60% for the ratio, with a guidance to try to get the digital and scheduled giving to at least 80%.” Rainer’s statement caused the team at *The Stewardship Journal* to wonder, how digital are Missouri Baptist churches? We asked that question of several pastors across the state in our lead post entitled, ***How Digital Are Missouri Baptist Churches?*** I believe you will find some interesting comments and even some advice.

Here is a preview of what you can expect in the pages that follow:

COVID-19 has shown us a lot of things about our churches, causing questions about moving forward. Mark Brooks, The Stewardship Coach, addresses how giving has and is being impacted in his post entitled, ***The Great Reveal: What COVID Showed About the Church’s Weaknesses***. Mark gives a no-nonsense view of the challenges ahead and advice on navigating through these challenging times.

Each week, in our Bonus Section, we attempt to give you practical advice and tools to help increase giving at your church. This week’s Bonus Section is designed to help you get your summer mission message heard and is entitled, ***How to Use Screen Shots and Social Media to Increase Summer Giving***.

Do you know where the first VBS was held? It might surprise you. **“VBS Trivia”** gives the answer to this week’s **Missions and Ministry Moment**. We believe taking two minutes or less to set up your offering time with “talks” like VBS Trivia will help increase awareness of what your church is doing, resulting in additional giving.

As always, our prayer is that this *Journal* proves helpful toward making this your best summer of giving ever! Remember, if you know of someone that would like to receive the *Journal*, please send them this link for easy signup: <https://mobaptist.org/stewardship/stewardship-journal/>.

Advancing the Gospel!



Dr. John Yeats

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How Digital Are Missouri Baptist Churches?

COVID-19 has forever changed how we receive the offering. We have been sharing with you that the offering is not dead but different. Nowhere is this more evident than in the percentage of digital gifts compared to gifts given through traditional means. Recently, Thom Rainer wrote about five new metrics churches would face post-pandemic. Here is his number five:

“The newest financial metric will be percentage of digital and scheduled giving to total giving. There will even be metrics that suggest what a healthy percentage will be. Even now, I am suggesting churches have no less than 60% for the ratio, with a guidance to try to get the digital and scheduled giving to at least 80%. I am aware of a larger established church that moved this ratio from 20% to 70% during the pandemic. I am also aware of a three-year old church with a ratio of 98%.”¹

These led us to ask, “How digital are MBC churches?” We reached out to several pastors to get their perspective on online giving, how that appears to be working, and how they promote and use their online platform? While not a formal study, the following quotes give insights into the current state of online giving throughout the Missouri Baptist Convention. We think you will find their answers not only interesting, but you might get an idea or two.

First, we asked, **What percentage of your giving was online vs. on-site before COVID-19, and what is it now?** Here are a few of the responses:

Dr. Richard Young, Pastor of South Haven in Belton, gave these statistics. “Pre COVID, 27% of our giving came online, with 73% coming in person. After COVID, giving is now 45% online, 55% in person.”

Greg Fine, Pastor of First Higginsville, said, “Just before COVID swept the nation, our church made a change in our online giving provider because we were not getting much response. That proved to be a tremendous blessing as we entered the COVID pandemic. Before COVID, our online giving was about 15% of our giving total. We now average about 30% of giving online.”

Brad Delaughter of First Desoto said, “Our average tithe and offerings for January through March of 2020 came out to 20% online and 80% on-site. The average for the last four weeks in 2021 has our giving at 27% online and 73% on-site.

Based on what we hear from MBC church leaders, we can safely assume that online giving is on the rise. Yet, the averages we are seeing are far from Rainer’s 60% ratio. Two major explanations account for this in our view. First, Missouri churches did not face the severity of the lockdowns, with most adding in-person worship sooner than most American churches. The next is that online giving is not pushed yet by churches.

Our second question to church leaders addressed the issue by asking, **What did you use to see an increase in online giving – email campaign, platform, newsletter, etc.?** Again, here is a sampling of replies:

Pastor Scott Gilbert of Frederick Boulevard in Saint Joseph said, “One of the ways that we helped members of our church to utilize online giving if they chose to do so, was to provide a voice-over video that guided them through the process of how to set up recurring giving through our giving platform. We found this to be a helpful way to guide people through the specific steps they needed to take to set up online giving.”

Richard Young commented, “When COVID hit, and we were online-only, we directed them to the online giving web address every Sunday. I reminded the church this was the best way to stay connected to the church. Also, I

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will periodically tell stories about how their giving is making an impact. Stories about people's salvation, ministries that continue or about ministry through the MBC or SBC."

Greg Fine said, "When we made the change in our online giving, we had a churchwide promotion including emails, using our church newsletter as well as a letter campaign. The new provider also included a church app making it very easy for people to download the app to get tons of helpful information about the church and give directly from the app. We continue to promote the church app in our services each week and discuss the multiple options for giving most every Sunday. We are also utilizing the Mission Moments included in *The Stewardship Journal* to help promote our giving."

While the pool of respondents was small, it does reveal that those churches that made a concerted effort to direct people to online giving were the ones that saw the most increase in the percentage of giving through that platform. As we have stated before, you cannot simply set up an online platform and hope people will find and use it. It is essential to keep educating your congregation about all the ways by which they can give to your church.

We will be using more of the responses in future *Stewardship Journals*. However, here are a few comments from our last question we asked pastors, "**What advice would you have for churches about utilizing online giving?**" Here are some of their responses:

Greg Fine said, "Having multiple options for giving is a must today. People can give directly from our church website; they can give through the church app; they can mail in their gifts or put them in the offering plates when they attend in person. I would strongly encourage any church not currently using online giving to do the research and then choose an approach that is user friendly."

Scott Gilbert said, "Having used online giving for several years, one thing we have learned is that some prefer to give online, but other members of the church prefer to give in other ways, whether that is through an offering box or mailing their check to the church office. We have learned that it is important to provide multiple avenues for people to give, based on what will be easiest for them."

Brad Delaughter summed it up well by saying, "All I know is that it needs to be kept as easy to use as possible. Online giving is another tool to use, and our people need to be reminded frequently that it's there and how to use it, as we incorporate it into our time of worship through giving."

Back to our question: How digital are Missouri Baptist churches? We are going to continue probing this question. However, from our limited conversations from across the state, it is clear MBC churches *are* becoming more digital regarding the offering. Yet, we still have a way to go. Look for further information in upcoming *Stewardship Journals* on the importance and use of online giving.

1. <https://archive.thomrainer.com/2020/05/five-likely-consequences-of-the-pandemic-most-church-leaders-do-not-expect/>.
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Current Events and Relevant Thoughts From:

The Stewardship Coach

Mark Brooks

The Great Reveal: What COVID Showed About the Church's Weaknesses



The Great Reveal. That is how my friend, Dennis Moses of Church Capital Resources, described the impact of COVID-19 in a call to me on March 17, 2020. On the evening of March 16, then President Trump announced a plan for 15 days to slow the spread. Churches across America closed their doors in support. 15 days expanded to, well, you know. Churches in some parts of the country are still closed while nearly every church has experienced significant attendance declines. After watching church from their couch, will Americans ever return to your campus?

COVID-19 revealed the already fragile foundation of the Church, particularly its financial foundation. That is why Dennis Moses called it The Great Reveal. Early in

March of 2020, I began writing on how to navigate through the COVID storm and with this issue of the Coach I want to explore the state of giving and my recommendations moving forward. I have entitled this Coach, ***The Great Reveal: What COVID Showed About the Church's Weaknesses.***

"I could potentially lose \$300,000 in offerings the next eight weeks." That was the comment a pastor made to me in a 7 AM call this past week. He is thinking, Can we sustain our missions and ministries? I believe the answer is yes! *If you plan and prepare, you can weather this storm.*

That is how I started Vol. 7 Issue 13 in the middle of March last year. Your potential loss might not have been this large but it was still a significant loss. As a result, in that issue and the issues that followed, I began devising a plan, part of which was focused upon the sustainability of your church.

My 5 Point Plan – I came up with a five point plan of action for churches to immediately enact. **1. Cut spending. 2. Cut your budget. 3. Turn the thermostat down! 4. Think 30, 60, 90, 120 days out! 5. Protect your assets!**

All of the above were why I wrote a blog post on March 30, 2020 entitled, ***Make No Sudden Moves, Including a Fall Capital Campaign.*** That is hard advice from a guy whose income is 90% derived from working capital campaigns.

That was then, this is now. One year later what have we learned? Here are my thoughts.

March 2020 showed us what our future giving will be. Nearly every church saw an immediate decline in giving. Then giving stabilized. I hear people saying, "Our giving actually went up." Yes, but who gave those increased dollars? Our data is revealing that it came from your top leaders who dug deep to give more. Our data also confirms that the overwhelming majority of those that gave to save your church were above 50 years of age. How long can that generation keep it up?

The decline in giving pre-dates the virus, but the virus accelerated that decline. I pay attention to the percentage that Americans give to the church. That percentage has been on a steady decline since 1968. There are multiple factors for this, but one key reason is our inability to keep and attract younger generations. With Baby Boomers moving into retirement, you can expect huge declines in giving unless younger generations step up. To date, they have not shown a willingness to do so. My advice is that we stop ignoring the lack of stewardship training or we will never reverse this.

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The Great Reveal: What COVID Showed About the Church's Weaknesses

Churches have accepted and adapted to what they perceive as the "New Normal." Giving has stabilized but that is simply another term for plateaued. From denominational leaders to pastors, few are raising concerns about the state of giving. By 2030 that will change, but for many churches it will be too late to save them.

Church attendance will rebound but not to the numbers prior to the virus. Lifeway Research is reporting that when the virus is no longer a threat to people's health, 91% of respondents said they will return to in-person worship. Yet, since 2018, we have been writing about the decline in attendance of "regular" attenders. Once again, COVID has revealed what our future will be. I think it will take at least six to twelve months before all Americans feel "safe."

We are "engaging" fewer people than we realize. Some would argue that instead of tracking attendance we should now track engagement. We now know that simply because someone was on your livestream doesn't mean they actually engaged with you or were on your site for less than a minute. Most studies are showing we are engaging far less than we realize. Engagement is as important, if not more so, as a determiner of my level of giving to the church I attend. Sharpening how we engage with our members and accurately accounting for that impact will be a challenge for churches as we move forward.

The divisions of our country are infiltrating our churches, which will lead to a further erosion of confidence and a decline in giving. Have you been on Twitter lately? COVID revealed how shallow our unity is. Sadly, we are airing our fights out in the public view, which further erodes our ability to connect with the very people we are called to reach. We are divided over how to address our Social Issues, but we are also divided over masks and the vaccine.

Uncertainty. I could have listed more but I think you get the point. We are in the midst of a shift in our society, which is causing everyone to feel uncertain about the future. This includes *your* donors. You must have a vision and plan to lead your church, not only through this time but out of this time. Part of that leadership is having a financial plan of how you are going to support what God has called you to do. As my friend Shane Bishop says, **"It's time to get our defense off the field."** Let's go on the offense praying, witnessing, and discipling! To support your vision, you need to think...

12/24/30 - What will it take to thrive in the next twelve months? With all the uncertainty, think two years out as you are long-range planning. Yet, keep an eye toward landing at the year 2030 financially sound and stable with younger generations stepping up to fill the void left. At the same time, I am encouraging clients to build, renovate, repurpose what they need for the future and then work to pay it off by 2030. **Do you have a 12/24/30 vision that will compel people?**

One thing is for certain, whatever the future, the church that plans for the future today is the church that will survive into the future. That is what The Great Reveal has shown us. What's your **12/24/2030 Vision and Plan?**



Mark Brooks – The Stewardship Coach
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Head off the summer slump in giving with my newly released playbook, *The 15 Offerings of Summer: How to Reverse the Summer Slump in 60 Seconds*. You can find it at <https://acts17generosity.com/store/>.

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Bonus Material

How to Use Screen Shots and Social Media to Increase Summer Giving



How do you encourage giving without always talking about money and giving? We have found that non-threatening reminders keep donors engaged and motivated. As you move through the summer, your busiest season, show what you are doing. Then, make the link back to how their gift is changing lives.

Another way to encourage giving is to remind people of the various ways you can give at your church.

We use graphics and pictures such as these both as screenshots and as social media posts.

As well as showing how many ways people can give, your post can also help connect people to your overall mission and vision.



Here is a screenshot from one of my clients that listed their giving goals while sharing the missions and ministry their gifts were supporting. Notice it is at the beginning of the replay clearly keeping giving front and center. And yes, they reached their goal that summer!



The power of showing what giving is doing is one of the best motivators for starting people on the path to being a radical giver. The social media post at the left was posted during this church's summer camp. Each night, members back home could keep up with what was happening.

Finally, a little humor never hurt anyone. One church ran a whole summer of giving images like this, reminding people of giving.

What creative ways can you and your team use to share the story of life change you are doing?



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Missions and Ministry Moment: Setting Up Your Offering

Every week we provide what are called offering talks. We have found that the easiest way to see an increase in giving is to improve how you approach the offering time. Instead of telling people they don't have to give, we like to show them what giving to a church accomplishes. By showing people your mission and ministry focus, you create a desire in your attendees to *want* to give to support that life change. That's why we call them Missions and Ministry Moments.

You can read them exactly how we write them or use them as idea starters for how the message would fit your culture and context. Our goal is to develop lifetime stewards, but we must get the first gift to begin them on the journey. Here is this week's offering talk.

The following Missions and Ministry Moment is the 2nd of the 15 offerings of the 2021 Summer.

VBS Trivia

Does anyone here like trivia? I have sort of a church history question for you about Vacation Bible School. To help you, I'll make it multiple choice. A woman named Mrs. Hawes, who lived in New York City, became concerned about the poor children running around in summer without anything to do. She started what was called Everyday Bible School. Most historians track this as the beginning of what became Vacation Bible School.

Here is the question, where was the first Everyday Bible School held?

- In a school
- In a beer hall
- In a church basement
- Under a tree

Mrs. Dawes started her Everyday Bible School in 1898, renting out a beer hall during the daytime. Vacation Bible School developed from a beer hall to sweep the nation.¹ Millions of children have been impacted for eternity through Vacation Bible School.

Thankfully, due to your generosity, we have plenty of space and capacity for kids this summer for our Vacation Bible School. As we take time to focus upon our offering today, I wanted to help you see that your gifts today help run programs like VBS, one of our key outreach events. This year we are believing God for (how many?) kids, and we need all the help we can get. In fact, if you would like to generously give your *time* see _____.

So, today, as we focus upon our time of giving, let's give cheerfully, knowing our gifts will enable us to share the love of Jesus with the boys and girls of our community.

1. <https://vbs.lifeway.com/wp-content/uploads/2019/09/HistoryofVBS.pdf>
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