

# The Stewardship JOURNAL

December 6, 2021

**From the Desk of Our  
Executive Director**

**How Is the Church Doing  
Two Years Into COVID?**

**Black Friday Lessons for the Church**

**Are You Prepared for Last  
Minute Giving?**

**Give a Gift That Lasts**

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## From the Desk of Our Executive Director

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How is your church doing two years into COVID? That is the question we ask in this week's *Journal* in an article our team produced entitled ***How Is the Church Doing Two Years Into COVID?*** Our team took recent reports from Baptist Press about the state of attendance and giving in churches across America. It's an interesting read with a thoughtful conclusion. We pray you find it helpful.

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

Can we in the church learn anything from the recent Black Friday sales weekend? Mark Brooks, The Stewardship Coach, shares interesting facts about the recent Black Friday weekend that apply to churches. His post is entitled ***Black Friday Lessons for the Church***. I believe you will find Mark's observations interesting and helpful for your church.

Do you have your end-of-year giving plan in place? This week's **Bonus Section** gives you a brief overview of a plan of action that, if followed, will increase your end-of-year giving.

This week's Mission and Ministry Moment is entitled ***Give a Gift That Lasts***. It's a great reminder of the real reason we celebrate Christmas and how giving to a local church makes a difference that lasts into eternity.

Remember, if you know of someone who would like to receive the *Journal*, please send them this link for easy signup: <https://mobaptist.org/stewardship/stewardship-journal/>.

Our prayer for this edition, indeed for each edition, is to provide you with not just good thoughts but practical action you can take to increase stewardship at your church. We are already working on next year's *Journal* to improve not simply the content but how it is delivered to you. Stay tuned!

Advancing the Gospel!



Dr. John Yeats

During this holiday season, please note there will be no *Stewardship Journal* on the following dates:

- December 27
- January 3

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## How Is the Church Doing Two Years Into COVID?

How are you? That is a standard American greeting. We often ask that out of politeness, never really caring what the response is. In these challenging days, we need to seriously be asking this question not only of individuals but also about the status of the church.

How is the church doing two years into COVID? Recent studies are showing us how the church is doing. While the reports are mixed overall, the results are encouraging for most churches.

**And the survey says ...** Here are some recent data from several studies that show how the church is doing. Consider these key facts from a recent study done by Hartford Institute for Religion Research as reported by Baptist Press:

- 88 percent of churches suspended in-person worship for some time due to the pandemic. Most of those churches – 93 percent – have now resumed gathering in person.
- 8 in 10 U.S. churches now provide hybrid services, offering options for congregants to worship either in person or online.
- The mode of delivery of worship services was a major factor in whether median attendance increased or fell. For example, the 15 percent of churches that met solely in person saw the steepest decline in attendance – 15.7 percent. The 5 percent of congregations that offered only online worship had a decline of 7.3 percent.
- But the 80 percent of congregations offering hybrid worship experienced overall growth of 4.5 percent.
- The study also found widely varying giving patterns. While 4 in 10 churches saw an increase in giving, another 3 in 10 reported declining donations from members.<sup>1</sup>

That last statistic is one that our team at *The Stewardship Journal* is interested in and tracking. How is the church doing financially due to COVID and its impact upon the economy and giving? Lifeway Research recently reported on a study about the financial condition of American churches. Here are a few of their key findings:

- 49% of American pastors say the current economy isn't impacting their giving.
- 37% say the economy is negatively impacting their giving, while 12% say the economy has a positive impact upon giving.
- Seven in 10 pastors say offering levels at least met the budget this year. Almost half of the churches (48 percent) say the giving at their church has been about what they budgeted, while 22 percent say it is higher than budgeted. Around a quarter of pastors (27 percent) say they didn't budget with their giving levels.
- 3 in 4 pastors (74 percent) say it is at or above 2020's offering, including 47 percent who say it is the same, 9 percent who say it is up from 1 percent to 9 percent, 15 percent who say giving is up from 10 percent to 24 percent, and 3 percent who say the offering at their church has gone up by 25 percent or more.
- Mainline Protestant churches are faring worse financially than evangelical ones. Mainline pastors are more likely than evangelical pastors to say their 2021 giving has been lower than budgeted (32 percent to 24 percent). Pastors at mainline churches are also more likely than those at evangelical congregations to say their giving is below 2020's levels (26 percent to 20 percent).<sup>2</sup>

This leads us back to our opening question, how is the church doing two years into COVID? From the surveys listed in this post, it is apparent that the answer to that question depends. Many factors contribute to the financial health of a church. Yet, the last bullet point above shows a clear difference between Mainline churches and Evangelical churches.

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## How Is the Church Doing Two Years Into COVID?

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Southern Baptist churches have, for the most part, weathered the COVID storm better than mainline churches. Cooperative Program giving has stayed strong despite the pandemic. CP giving would not have remained high if giving to the local church was not high. What explains this? We have traditionally taught and preached stewardship, especially tithing. This emphasis on biblical stewardship is one of the major reasons SBC churches are better off financially than their Mainline neighbors.

Surveys and studies can tell us the current lay of the land regarding the church's finances. While they are instructive and interesting, the real question isn't how is the church across the road doing, but how is your church doing two years into COVID? Southern Baptists have weathered the current storm better than most. How long, with our aging donor base, will that continue? The answer to that question depends upon our continued emphasis on stewardship training.

A better question for each of us is, how is *your* church doing two years into COVID? Then, what steps are you taking to ensure your financial stability? Securing your future depends upon continuing to preach and teach stewardship. Our mission with *The Stewardship Journal* is to provide you with the help you need to accomplish that task.

1. <https://www.baptistpress.com/resource-library/news/amid-covid-19-most-churches-provide-hybrid-worship-half-stopped-picnics/>
  2. <https://www.baptistpress.com/resource-library/news/most-churches-find-financial-stability-in-2021/>
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# THE STEWARDSHIP JOURNAL

Current Events and Relevant Thoughts From:

## The Stewardship Coach

Mark Brooks

### Black Friday Lessons for the Church



**“I’m tired of not going out.”** That was a quote from a woman who last year did all her Christmas shopping online, but this year headed back to her local Walmart, where she typically shops on Black Friday. That quote came in a Wall Street Journal article on November 29 entitled *Holiday Shoppers Return to Stores*.

What does that have to do with you? How people do commerce often mirrors and predicts how they will interact with your church and in how they give to your church. It pays to pay attention to the shopping trends on Black Friday weekend. This edition of *The Stewardship Coach* is entitled ***Black Friday Lessons for The Church***.

“U.S. shoppers spent more time and money at brick-and-mortar stores over the Thanksgiving holiday weekend than the same period last year, though foot traffic remained below pre-pandemic levels.” That lead sentence sums up the statistics that followed. Here are a few key stats from the WSJ article.

- Store traffic rose 61% compared to last year’s Black Friday but was down 27% from 2019.
- Online Black Friday sales fell to \$8.9 billion from \$9 billion last year. Thanksgiving online sales were flat at \$5.1 billion, marking the first-time online sales did not increase since tracking began in 2012.
- The National Retail Federation expects U.S. retail sales during November and December to rise by a record 8.5% to 10.5% from a year ago. The average increase over the last five years was 4.4%.
- 61% of shoppers said they started shopping before Thanksgiving, up from 51% a decade ago.

“It speaks to the strength of the consumer,” was the response of Steve Sadove, senior adviser for Mastercard and a former chief executive of Saks, Inc.<sup>1</sup>

**Here are my observations and thoughts.**

**First, the rise in in-store traffic mirrors the rise in onsite worship attendance.** From multiple studies to anecdotal conversations with church leaders across the nation, I hear of a surge in onsite attendance that almost mirrors Black Friday statistics. The faithful have returned to onsite worship for the most part, yet our numbers are around 30% below pre-pandemic numbers.

Much of this depends upon the color of the state you live in. Here in Oklahoma, where I now live, the house is full in the churches we have attended. Few people wear masks, and there is a lot of handshaking and hugging. The faithful are tired of not going out for church. They miss their friends and the fellowship that onsite worship affords. Despite the continual rise of variant after variant, U.S. churchgoers push aside fear and return to onsite worship. Onsite giving has risen as a result. This has decreased the percentage of giving online, though it is still the predominant way Americans give to their church.

Here is another observation: **Americans love options.** While early reports show a slight decline in online shopping, the studies show that shoppers want options. It also shows how they combine both online and brick-and-mortar stores to find what they want. My wife did exactly this by finding a toy for our grandson at Target’s online store and then picking that toy up hours later at the nearby brick-and-mortar Target store.

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## Black Friday Lessons for the Church

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This means that to fully engage your members and those seeking a church, we must provide multiple ways for people to interact with your church, from attendance to giving. In my coaching to churches, I advise multiple “lanes” to meet the desire for options. A one size fits all mentality no longer works when it comes to attendance or giving.

Another observation from reading Black Friday data is that **it always pays to give people time to make a financial decision, including giving.** If shoppers are starting their shopping earlier, it stands to reason givers will give earlier as well. Black Friday sales started much earlier this year, with stores offering deep Black Friday discounts well ahead of the Friday after Thanksgiving. Here is a quote from the WSJ article, “the early start to the season had many shoppers buying more, as retailers hoped by kicking off the season early.”

Non-profit charities have known this fact for years, as most start sending out end-of-year appeals well before the Thanksgiving season. They don’t stop making those appeals even after a person gives for the first time. I’ve been writing on end-of-year giving for weeks now. **See this edition’s Bonus Section for a last-minute plan for end-of-year giving.**

“It feels good to be out here.” “It’s nice to be back.” Those were two quotes from shoppers interviewed for the WSJ article. It leads me to this final observation, that **Americans are out of the house and will never go back.**

I spent Thanksgiving at my daughter’s house in Maryland. Maryland is a solidly blue state, but there were crowds everywhere we went, from stores to restaurants to the movie theater. Masks were worn by about half of those people. In Oklahoma, I see perhaps twenty-five percent of those out and about wearing masks. At the churches in OK that we have attended, mask wearers make up less than 5% of attendees. This shows us that our people are voting with their feet on their level of COVID lifestyle acceptance. They seem to have realized that life must go on, and we need to learn how to live with each new variant.

**Thus, it’s time to call out those *not* back in church.** If you can go to the movies or the mall and feel safe, you can come to church.

**It’s time.** It’s time to get back to normal. It’s time to go back on offense. It’s time to lead. Americans are longing for direction and leadership. The churches that are stepping up and stepping out are the churches that are growing and will continue to grow. Decide now what type of leader you want to be. It’s past time. That is my Black Friday lesson for you and your church.



Mark Brooks – The Stewardship Coach  
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1. “Black Friday Brought Shoppers Back to Stores.” *Wall Street Journal* 29 November 2021.
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## Bonus Material

The following is taken from a free White Paper produced by <https://www.onlinegiving.org/>. For a free copy of the entire plan, email me at [mark@onlinegiving.org](mailto:mark@onlinegiving.org).

### Are You Prepared for Last-Minute Giving?

**12% is how much charities take in their yearly budget the last three days of the year!**

If so much potential dollars come at the end of the year, why are we not better prepared for end-of-year giving? Are you right now running behind budget, so that you need a good closeout to the year? Do you have a plan to see a giving increase in those last few days of the year?

**The basics of an end-of-year appeal** – Here are some basic thoughts for you to think through:

- **Deciding what your "ask" will be.** Determine where you need the money the most, which is what the appeal needs to focus on.
- **Craft the story behind the "ask."** Every "ask" or appeal must have what I call a driver behind it. In other words, what will drive or motivate me to give you more money?
- **Be positive!** You might be way behind on giving, but you want your donors to *want* to give, not feel like they *have* to give.
- **Make the appeal not about reaching some number but about advancing the Kingdom.**
- **Make it personal.**
- **Focus on one thing, not multiple things.**
- **Make it easy for them to contribute.**
- **Get your tools ready to support your end-of-year appeal.**

**My goal for you is to raise at least one week's worth of offering for your church!**

**Here is a brief plan of action for an End-of-Year Offering push:**

The following is my last-minute end-of-year overview. I advise...

- **Social Media** – You want to put a face on the "ask" AND provide direct links to the giving page. I recommend starting with one a day early in the month and increasing the rate as we move closer to the end of the year.
- **Offering talks** – Plan out sixty-second offering talks for each Sunday in December. Don't worry. I have samples for you in this playbook!
- **Bulletin reminder** – At least twice during the month, we recommend reminding members that giving to the church can provide a tax benefit.
- **Screen announcements** – Have screen announcements about the end-of-year offering that can be utilized before and after services.
- **Email campaign** – I recommend at least four emails, the first on Monday, December 20, the second on Monday the 27<sup>th</sup>, a pastoral Christmas Eve email, and on New Year's Eve, December 31, at 2 PM.

**December 31 will be here before you know it.** Start now planning to see an increase in EOY giving!

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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.

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### Give a Gift That Lasts

I saw a study that reported the following about our Christmas shopping habits:

- 60% of US consumers start their Christmas shopping before December. How many of you are in that category?
- 62% of US shoppers buy gifts in the week before Christmas. How many fit here?
- 60% of shoppers in the US prefer to shop online. How many of you would agree?

How many of you are finished with your Christmas shopping? How many of you haven't even started? This year it is projected that Americans will spend about \$1,000 on Christmas. Here is my question: How many of those gifts will last? Few of the gifts we give last long, and none last forever.

BUT, a gift here at YOUR CHURCH lasts forever! We exist (insert your vision statement or use the following) to proclaim the Good News of Jesus working to build up His Kingdom. Every time you give a gift here, you help support that mission. Consider that this year:

- List events such as, Our VBS reached over 100 kids, many of whom don't have a church home.
- We took 35 students to camp this summer, teaching them life-long principles and training them to be the next generation of leaders in the church.

Those are just a few of the examples of what your generous giving helped us accomplish. Thank you!

We are not done yet! While we only have a few more days this year, we plan on an amazing New Year of missions and ministry. Every time you give in our offering, your gift helps us achieve all that God has called us to do. We are building up the Kingdom of God, and your gift helps us do that. Giving here truly is a gift that lasts. So, thank you for your generosity that impacts eternity!

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