



# Church Ministry Funding Guide

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Five Key Strategies  
to Thriving in 2021

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# Table of Contents

<b>Introduction</b> .....	3
<b>How to Use This Funding Guide</b> .....	4
<b>Focus Areas</b>	
One: Maximize Recurring Giving .....	5
Two: Deliver Effective Offering Talks .....	10
Three: Engage Financial Leaders.....	13
Four: Implement First-Time Donor Strategies.....	18
Five: Align Church Budgets with Current Ministry Opportunities .....	21
<b>Conclusion</b> .....	27
<b>Next Steps</b> .....	28
<b>About the Author</b> .....	29
<b>About Horizons Stewardship</b> .....	30



## Introduction

No one expected the long-term disruptions caused by the COVID-19 pandemic. There is no precedent, no model to utilize, and no seminary course that could have prepared you to lead through this historic season of ministry. Without any notice, you had to:

- Create engaging online worship experiences.
- Re-imagine ministry and community engagement.
- Deliver discipleship and family content through digital channels.

This transition has been hard work, and we, at Horizons, applaud your fortitude. There have been losses, but you also see some blessings in doing ministry in new and creative ways. In 2021 we are seeing the next new thing that God is creating arising from the disruption and disorder created in our communities, churches, and households. The work of the Church has never been more relevant.

The transition, however, is not yet complete. As you move towards fully re-opening, you are also reframing expectations for staff, church leaders, and members about what ministry looks like in the months and years ahead. The burden may feel heavy, but you do not have to carry it alone.

That's exactly why we put this funding guide together. Feel free to share 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 cut through the clutter and identified just five key strategies that will help you successfully navigate the months ahead and grow your ministry funding.

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 and funding plan moving forward.
- *Ensure* you continue to make disciples and fund ministry in this new season of mission and ministry.

For each strategy, we have included some reflective questions to help you gauge where you are right now and what's your most important next step.

We have introduced some new concepts here--or at least concepts presented in new ways. Remember, the goal is not to implement the ideas shared in this funding guide all at once but rather to strategically adopt new ways to fund ministry as our new reality comes into focus.

You can do this. We believe in you!



## Focus Area One: Maximize Recurring Giving

As many churches have begun to offer in-person worship options, it has become abundantly clear that how we worship and give look very different in 2021. Prior to the pandemic, there was already a strong correlation between growing churches and those that offered engaging (not just bystander) online worship experiences. Rather than creating something new, social distancing simply accelerated worship trends that were already present.

Here are a few of the reasons offering engaging online worship experiences will continue to increase in importance in 2021 and beyond.

- Church shopping online will continue to be the primary means of choosing a church to visit in person. Even before the pandemic, the majority of first-time visitors worshiped with the church they visited online.
- A large percentage of regular churchgoers have a positive view of worshipping online. This means online worship is not just a substitute for when they are sick or out of town. This trend will continue for the foreseeable future, driven by a growing acceptance of video in connecting with friends, family, co-workers, and clients on a regular basis and the investment churches are making to curate engaging and worshipful online experiences.
- The number of times the average church member attends worship on Sunday morning has been declining for over 50 years. It is extremely likely that this trend will continue. Growing churches are not only continuing to offer in-person and online worship but also actively promoting worship on-demand. This strategy increases how many times the average household participates in worship each month, which is critical to both growing disciples and funding ministry. **Households that attend worship two times or more per month give about twice the percentage of their income as those who average just once per month,** according to a recent study in one of the nation's largest Protestant churches.

So, what does passing the offering plate look like in 2021 and beyond? Already we are seeing churches eliminate the offering plate because of the possible spreading of germs; however, there may be other good reasons for eliminating the offering plate:





- In most churches, the vast majority of contributions occur during the week, so the plate on Sunday morning is usually fairly empty, sending a message counter to the message of abundant generosity.
- For online worship participants, the passing of the plate can feel like a disconnected break.
- The time during which plates are passed reduces the time available to tell the church's important ministry story.

““ *The correlation between high levels of recurring or scheduled electronic giving and well-funded church ministries has never been clearer.*

## Optimizing Your Website for Recurring Giving

So, online giving, specifically recurring scheduled giving, can optimize the resources you have for ministry, especially as worship experiences are changing and offering plate use is on the decline.

Let's begin by defining 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 or Scheduled 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 Landing 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.



The correlation between high levels of recurring or scheduled electronic giving and well-funded church ministries has never been clearer. Studies by both online providers and user groups suggest that donors who give electronically, especially when they do so in an automatically scheduled (recurring) way, contribute more than donors who use checks and cash. This information is supported by Horizons’ own experience working with thousands of churches and faith-based ministries.

Unfortunately, many leaders don’t have a plan to effectively promote recurring scheduled giving. In many cases, leaders don’t even realize how their website and donation pages are actually undermining, rather than furthering, their efforts to attract recurring scheduled giving.

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

Eight ways to optimize your website and donation landing 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. *Test your donation page to make sure it is easy to make a gift.* Ensure the look and feel are 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., a bank draft is the first option, a credit card is second).
5. *Speed and ease of use are critical to the donor giving experience.* Only request information that is critical to the transaction.
6. *Give the donor the option 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. *If you are using offering plates, provide 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 the pandemic, our goal for Horizons-coached churches was to get online giving above 50 percent of giving units (donors who contribute over \$200 per year). Today, most churches can consider goals of 75 percent or higher. There is a strong correlation between churches that 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 scheduled recurring 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-round?
- Have we thought through the impact of not passing offering plates during worship?
- Can donors easily 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 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 four primary purposes:

1. Connect giving with ministry impact and life change.
2. Elevate giving as an act of worship.
3. Connect giving to your discipleship pathway/spiritual formation process.
4. Explain ways to give.

Here are nine things to keep in mind as you consider your approach to offering talks:

1. *Tell your stories of impact and what the church is doing and has been doing while you're not meeting.* This should be the centerpiece of any offering talk.
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. Make it interactive.

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

Most online streaming services have the ability to invite people to interact during the online offering. If you are using offering plates, 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 chatbox.

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 or “church-y” jargon.* During this time, churches are reporting many guests attending worship. Be sure you speak in a way they understand.

9. *Always say “Thank You.”* This one phrase never gets old. Use it often and joyfully. When possible, tell a story of one life that was impacted before you share numbers and statistics.



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 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 contact details available on our website for someone who can answer questions or help facilitate online and recurring gifts?
- Is our online offering time meaningful, interactive, spiritual, and joyful?
- Are we using common language and not church-y language 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 our churches. Some are volunteer leaders, and some are 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 whom we perceive have a lot of it. It may feel unfamiliar and awkward to imagine having deep, one-on-one conversations with financial leaders about the specifics of their giving to our church.

However, 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. In fact, the burden of having substantial resources and the responsibility it carries with it often weighs heavily on financial leaders, and they need you to disciple them too.

**“ Our discomfort does not absolve us of leading, shepherding, and discipling people entrusted with large amounts of financial resources. ”**

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 five percent of church membership. Contrast this with the reality that half of the typical church households provide less than 10 percent of ministry funding.

- *Why is financial leader engagement important?* Financial leaders have made a substantial investment in your ministries. Drawing a deeper connection with them will enable them to see how their investment is having an impact and will likely result in their continued financial support.
- *Do most financial leaders have high giving capacity?* Not necessarily. Typically, 20–40 percent of financial leaders 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 giving capacity. Even so, it is rare to find a church where more than 20 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?* Yes. At Horizons, we identify high-capacity donors as any household that gives to your church and is in the upper 10 percent of U.S. wage earners (\$118,400+) or who have accumulated a 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 appropriate to minister specifically to high-capacity donors?* Yes! Often high-capacity donors are the most poorly cultivated group 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 nonprofits. 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.
- *Do high-capacity or financial leaders deserve special treatment, higher honor, or more control of the church?* Absolutely not. Scripture is very clear about 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 measures generosity by the total amount given (Mark 12:41–44, Luke 21:1–4). Financial leaders are not, necessarily, people with high capacity. They are faithful givers who contribute a higher percentage of their income to the church. 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 as 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 the most heavily invested in your church's ministries.* 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 can be an excellent resource for resolving problems or identifying solutions.* Often a financial leader will agree to a short-term commitment to a team tasked with launching a new ministry or addressing a challenge. Financial leaders can be a deep reservoir of knowledge and creativity who will invest their time and wisdom with you for short-term engagements.
3. *Financial leaders can be among your most vocal supporters as you advocate for change.* As you develop your new plans and processes, it is critical that you engage financial leaders first. Before finalizing significant changes, invite your financial leaders into the conversation, drawing upon their wisdom and influence to assess your decisions. Losing only a handful



of your top donors can bring unintended financial distress to your church, so invite them to weigh in early to ensure their continued support.

Financial leaders provide the bulk of your financial support, but many are not contributing at their capacity.

Here are five key reasons why financial leaders may not be giving all they are able to give:

1. *Trust in leadership is one of the top reasons people contribute to an organization.* Financial leaders need to feel connected to you and that their input matters. Authentic, dynamic relationships between you and your financial leaders will encourage their continued investment in your ministries.
2. *People contribute because they want to see a change in the world as a result of their generosity.* Most financial leaders are contributing to multiple charities in addition to your church. Connecting their giving to your church's ability to make an impact is critical to increasing their investment in you.
3. *Financial leaders want to be engaged in the decision-making process.* This is not to suggest you relinquish your decision-making authority but rather invite them to weigh into your thought process and brainstorm along with you to find creative and appropriate solutions.
4. *Your financial leaders aren't being disciplined.* Discipleship is meant to happen in the 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.



The pandemic continues to be 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 offer pastoral support immediately to 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.

Financial leaders need and want your support 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:**

- Who are my financial leaders?
- In what ways am I intentionally 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?
- What are high-capacity financial leaders hearing from other philanthropic organizations during this time? Does this alter my approach?





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

Responding to first-time givers during social distancing is even more important and potentially more challenging as many 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.

**“ An effective First-time Giver Strategy will turn a one-time donor into a life-long giver to your important ministries. ”**

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

1. *Why is it called a “First-Time Giver 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 givers more deeply into your discipleship pathway of worship, spiritual growth in the community, serving others, and generosity.
2. *When someone contributes to your church and their gift is trackable (you know who they are), they are indicating their desire to begin a relationship with you.* It may also be a sign of spiritual growth happening for the giver. So, thank them and celebrate both the impact on





their own spiritual journey and the impact on the lives that will be changed because of their 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 giver, saying, "Thank you for your generous spirit" or "Because of you, we are able to ...." People 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 a relationship with your church. Be sure your thank-you note is reciprocal and has a personal and relational tone.
4. *What commonly happens in response to a second gift and a third gift?* There is no single best way to continue the conversation when a donor makes a second and third gift. One example 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 a small group or Sunday morning activity.

Most churches will discover they have many new donors who are now connecting with their church online. Be sure you have processes in place to connect with first-time donors and follow up with them promptly and personally. An effective First-Time Giver Strategy will turn a one-time donor into a life-long giver to your important ministries.



**Key Questions for Evaluation:**

- Do we have a well-defined and effective first-time giver strategy?
- How are we tracking the first, second, and third gifts?
- Are there clearly defined responsibilities for tracking gifts and making contacts?
- Are contacts prompt and personal?
- How quickly is the first gift acknowledged?
- Are acknowledgments from online giving consistent with our messaging plan?
- Are we connecting second and third-time givers to our discipleship path?



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

The disruption of the pandemic 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 2021 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 2021.

Drawing on Horizons Stewardship's experience from almost 30 years of helping thousands of churches grow disciples and fund ministry, here are three focal points to consider with your leaders:

1. *Strategy* is more than planning programs; it means intentionally aligning your ministry activities with your God-appointed mission, your WHY.



2. *Communication* is more than your eblasts and publications; it is the way you inspire and connect to each other and your neighbors.
3. *Funding* is more than income statements and line items; it is directly linked to discipleship and the invitation to live a generous life.

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.

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 a 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 you are empowering people to play their roles in God's plan.
- *Can you clearly connect your activity with impact?* Assess the busyness of your church's schedule. Instead of busyness, aim for effectively making disciples 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 guidance 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 may be missing their wisdom and the additional financial investment this collaboration could bring. It is critical that you engage with your financial 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.

### **Communication:**

- *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. 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 element of your disciple-making strategy?* The most generous churches include generosity as part of their discipleship path and core values. Generosity should be considered as important as worship, service, and prayer as a part of our spiritual growth and discipleship.
- *Are you actively promoting scheduled 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 scheduled recurring giving that enables the giver to contribute regularly.





- *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 a 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?”

With clarity about what requires increased 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. With a shift in the fiscal calendar, year-end giving falls mid-fiscal year, providing 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 2021.* Even if you decide to shift your fiscal year to begin in July, consider making six-month plans or agree in advance that the Ministry Funding Plan will be revised.



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 if needed.
6. *Consider your current staffing in light of your new ministry plans.* Changes in ministry plans, programs, and processes may warrant revisiting your staff model.

Regardless of the season, it is difficult to lead change—especially in churches. However, this season of change and disruption have 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 ministry 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. As churches prepare to fully re-open, there will be 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.

**“ 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 historic 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 “bear 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



### Joe Park, CEO

Joe leads a team of 38 dedicated Ministry Strategists and support staff at Horizons Stewardship, whose mission is to help churches and faith-based nonprofits grow disciples and fund ministry. The Horizons team has assisted churches in raising over 7 billion dollars in capital funding and uncountable amounts of annual and planned giving. Joe has consulted and taught extensively on implementation of best practices in generosity, strategic planning and change management.

Prior to joining Horizons in 2002, he served as CEO of Community Financial Group with banking, insurance and investment presences in seven different cities. He was named one of Arkansas' Outstanding Business leaders by Arkansas Business Magazine, was a recipient of the Sam Walton Business Leader Award and was selected by the Secretary of the Air Force as a Civilian Leader representative to the Air War College. The Community Financial Group received the prestigious Arkansas Governor's award for Most Outstanding Mid-Sized Company for Community Service.

Joe earned a degree in Finance and Banking from the University of Arkansas and a master's degree in Business Administration from Boston University. Joe and his wife, Rev. Lisa Greenwood, live in Dallas, Texas.



## About Horizons Stewardship

**Horizons Stewardship** helps church and faith-based nonprofit 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.

After more than two decades working with thousands of churches to raise billions of dollars for ministry projects, Horizons has refined a deeply integrated, spiritually focused approach that consistently results in more ministry funding and more effective disciple-making strategies.

Horizon's ministry team of International Coaching Federation (ICF) trained coaches are ready to help you discover a proven, effective process that will empower you to move forward with clarity and confidence. Churches who partner with Horizons, on average, experience a **16 percent increase in giving within the first twelve months.**

Visit [nextlevelgenerosity.com](https://nextlevelgenerosity.com) today to see if Horizons might be able to help you turn your ministry plan into a transformational discipleship experience.