



## Welcome to the New Decade!

*What does this mean for your church?*

- **Three Financial Resolutions for Your Church**

1. Ask God for wisdom and guidance every day in 2020
2. Compare the church's budget with actual expenses at the end of each month  
*Be careful not to simply let your bank account balance determine usage.*
3. Prioritize His Kingdom's advancement, not your church's numbers:  
*Having growth in financials or attendance may feel good, but these are temporary metrics. Let God's word and will be the primary metric of your church's success.*



## What is the Economic Climate in 2020?

- According to interest rates, the stock market, and consumer expectations, the economic outlook for 2020 is strong, steady, and healthy.
- The most critical indicator is gross domestic product is supposed to be between 2-3%, while unemployment is forecasted to continue to decline below the natural rate to around 3.5%
- Inflation and deflation are also predicted to be balanced, making the economy similar to the 'goldilocks economy'. *(neither too hot or cold)*

→ ***The economy will grow, but slowly...nothing extreme.***



## What Does this Mean for Your Church?

- ***Givers perceive the outlook for 2020 to be fairly conservative, but with 2020 being an election year, it's likely that giving will be flat because of concern for what the next four years could mean for their paychecks.***

1. Continue to build trust and confidence in God's provisions, no matter what the outside world is doing.
2. Remember to tell your story...be transparent about giving and what your church supports.
3. Offer financial classes and creative ways to save on taxes through planned giving opportunities.



## What Does this Mean for Your Church?

- **Givers will need more engagement and to feel like a bigger part of the church.**
- 1. Build a team that reaches out to all givers (new, core, top, lapsed) and disciple people in the way of generosity.
- 2. Be authentic in your relationships and help givers see how they can be a bigger part of your church by serving.
- 3. Use your givers experience to develop advisory groups for the different areas of your church (communications, children's, men's, women's, generosity, etc.)



## Generational Giving Outlook

- **Gen Z & Millennials:**

A Pew Study on social trends reports, for the first time since World War 2, the emerging Millennial generation are tracking to make less than their parents. Between the weight of student loans, Boomers retiring later, or wages failing to keep up with inflation — Millennials have less disposable income than previous generations.

While the Gen X'ers and Millennials are generous like their predecessors, they are far more likely to split their charitable giving between organizations. Rather than giving it all to their local church, many give a certain percentage to their local church and the rest to other charities.



## Generational Giving Outlook

*"To finance ministry in a rapidly changing world, pastors will soon need to do more than host Financial Peace University, preach yet another sermon on generosity, and chase numeric growth — which, by the way, will no longer guarantee larger offerings as it has in the past. Indeed, there is a coming revolution in church economics ... and the sooner you lean in to it, the better positioned your church will be not only to survive but to thrive in future winds of disruptive social and financial change."*

*-Mark Deymaz, author of The Coming Revolution of Church Economics*



## Generational Giving Outlook

### *What Can you Do to Help Younger Generations Understand the Importance of their Giving to Your Church?*

- Tell your giving story and focus on the results of giving. If giving has supported lives for Christ — tell that story — and be specific with HOW lives were changed.
- Be COMPLETELY transparent with giving and where it's going.
- ASK them to give!
- Give them options, allow them the opportunity to give to multiple places, funds, etc., that will grow ministry. Millennials like to feel in control of their giving, so allowing them to choose what to support will help them initiate and continue giving.



## How to Benchmark & Set Goals

• Do you have a strategy to increase giving for each segment of givers?

• All Givers

• New Givers

• Core Givers

• Lapsed Givers

• Top Givers/Age-Banded Givers



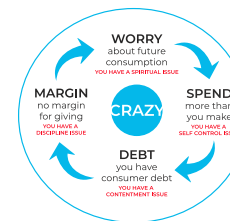
## How to Benchmark & Set Goals

• What Do You Want for Your People in Stewardship & Generosity?

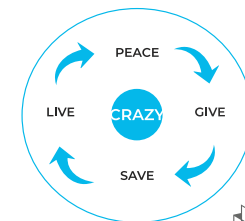
You have to define what generosity looks like for your church and how should givers respond.

**Crazy Consumption Assumption**  
Worry = Spend more than you make =  
More Debt = Less Margin

**Crazy Generous**  
Peace = Give First & Give More =  
Save More = Live on Less



OR



## ALL GIVERS

1. Identify what percentage of people in your church should be giving?

→ -We suggest at least 60-70% of your church population should be giving.

2. Benchmark this number and start to form strategy to reach this goal within 12 months.



## NEW GIVERS

**What to Know & Measure—**

• New givers are the most at risk segment

• Assess your current retention rate.

→ We suggest a retention rate of at least 40% for New Givers.

• Identify if there is a particular timeframe/month that you are losing most givers?



## NEW GIVER STRATEGY

1. Every new giver should get a personalized, handwritten thank you note. **Handwritten notes get read 300% more often than electronic communication.**
2. New givers should receive a phone call from someone at the church, inviting them to engage with ministry (*class, ministry, stage-in-life opportunity, etc.*)



## CORE GIVERS

### **What to Know & Measure—**

Core Givers represent the vast majority of your volunteers, including those who serve and your lay leadership.

Without this committed core, most churches would shrink by 50%.



**Core Givers they account of 65% of all giving (Bands 2,3,4)**

The greatest opportunity for sustainable giving growth can be found within this segment.

Retention rate for Core Givers should be 70%



## CORE GIVERS STRATEGY

1. Core Givers should be thanked once a quarter with a handwritten note.
2. Give a small token of appreciation (*pastor's book, coffee shop gift card, etc.*)
3. If they're not involved in ministry, get them involved.



## LAPSED GIVERS

### **What to Know & Measure—**

- Lapsed givers typically leave the church 90 days after they stop giving.
- Lapsed givers will stop giving for a variety of reasons, it's important to try and rebuild a relationship with these givers.



**You should try to have a retention level of 75% from all givers.**



## LAPSED GIVERS

1. Lapsed givers need a phone call from a staff pastor.
2. Goal is to re-engage and disciple, not to get them to give again.
3. Listen to them, their needs, requests and direct them to the appropriate staff person for further discipleship.



## TOP GIVERS / AGE-BANDED GIVERS

### ***What to Know & Measure–***

- Your Top Givers/Age-Banded Givers represent giving band 5.
- These givers typically give in excess of \$10,000 per year.
- ➔ ***Top Givers should account for 35% of all giving***
- If Top Givers represent a larger percentage of your yearly budget, your church is at risk of a funding deficit. If these givers leave the church or stop giving, you will see negative impacts on giving.
- Top Givers should be presented with opportunities for non-cash, asset based giving opportunities.



## TOP GIVERS / AGE-BANDED GIVERS

### **1. Objective: Present Non-Cash/Asset-Based Giving Options**

- Educate and Inform Top Givers of the Tax-Saving Opportunities to Creatively Give to Your Church Through Assets

**Not sure how to do this? We'd like to invite you to attend our 1-Day Planned Giving Training at Northridge Church, February 18!**

➔ ***A Planned Gift is 300x Greater than a Giver's Yearly Gift to Your Church!***



## Q/A

***Let us help you build strategy for increasing giving and growing church attendance in 2020!***

***Book a meeting with us by February 21 and we'll give you 15% off any MortarStone service.***

