



Financial Sustainability in a Post-Covid Era

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Ministry Relations Officer
Allegheny and Chesapeake Region

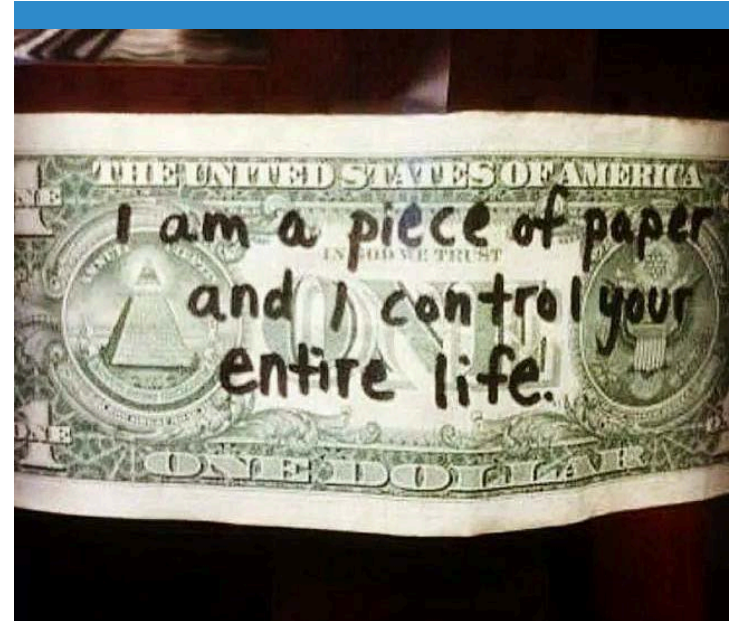
Pre-Covid Context

- 81% of funding for congregations came from individuals' direct contributions
 - 78% of giving received during a worship service
- 32% received income from renting facilities
- 34% of congregations had an endowment

National Study on Congregations' Economic Practices, 2019

Pre-Covid & Current Context

- A materialistic consumer-driven culture of “more” and “mine”
- Great anxiety, uncertainty and fear around money
- Changing motivations for spending and religious giving
- Competition increasing – Nonprofits have professionalized



American Generosity 2020



Where did the charitable dollars go?

Contributions by destination



Giving to public-society benefit organizations increased 15.7 percent in 2020, marking the eleventh consecutive year of growth for this subsector.

Americans responded generously to the unprecedented events and challenges of 2020, with all nine categories of charities receiving emergency giving for COVID-19 relief and racial justice giving.



2020/2021 Summary

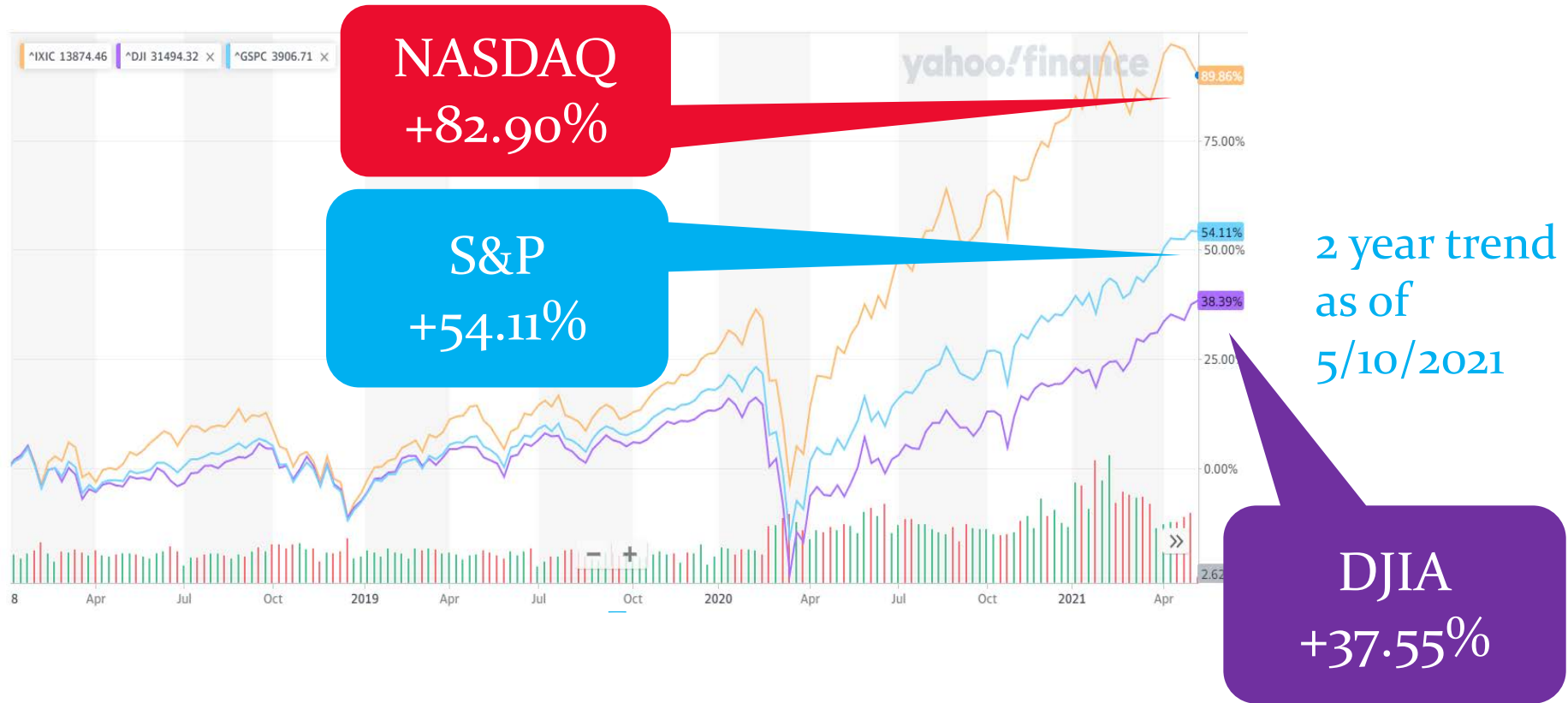


Covid

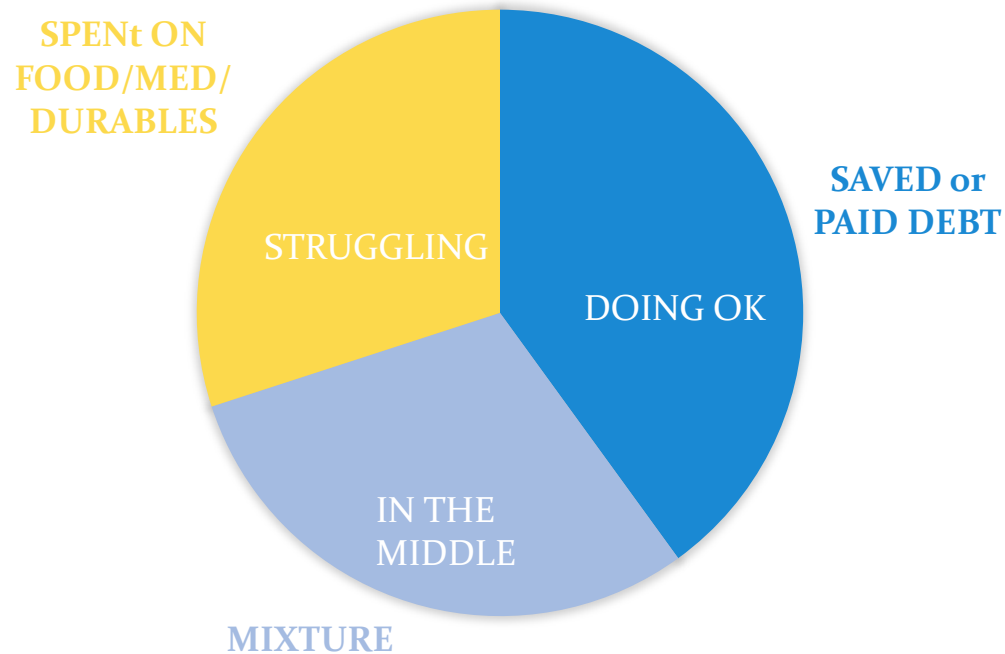


Financial
Split

Financial Markets: 12 Month View



\$1,200 STIMULUS CHECK



[National Bureau of Economic Research, August](#)



Living through Covid and emerging from it with a mixed return to in-person and hybrid worship, we have these risks...

- 1) Members do **NOT** witness the great things happening
- 2) Members may **NOT** contribute through the offering plate
- 3) Members will feel financially uncertain - poor

Steps to Emerge from Covid

- Be Prayerful
- Mission & Vision – Know this as a Session. Be able to articulate it. Connect it to how you practice ministry. How you engage in the six great ends of the church.
- Engage in Year-round Stewardship - sharing the story of your ministry and mission
 - Show, Invite, Make it Easy, Appreciate Contributions of Time, Talent & Resource
- Explore additional Sources of Funds
 - Income from Investments/Endowments
 - Engage in Planned Giving Education
 - Rental Income
- Reduce Expenses to activate more money for ministry and mission
 - Make Ministry and Mission Priority and evaluate property and staffing needs to match
 - Conduct an Energy Audit
 - Example: FPC Shepherdstown, WV- decreased energy expenses by 1/3 by going solar activating those dollars for ministry

Vision and Mission

- <https://www.presbyterianfoundation.org/resources-from-presbyterian-foundation-day-of-learning-2021/>



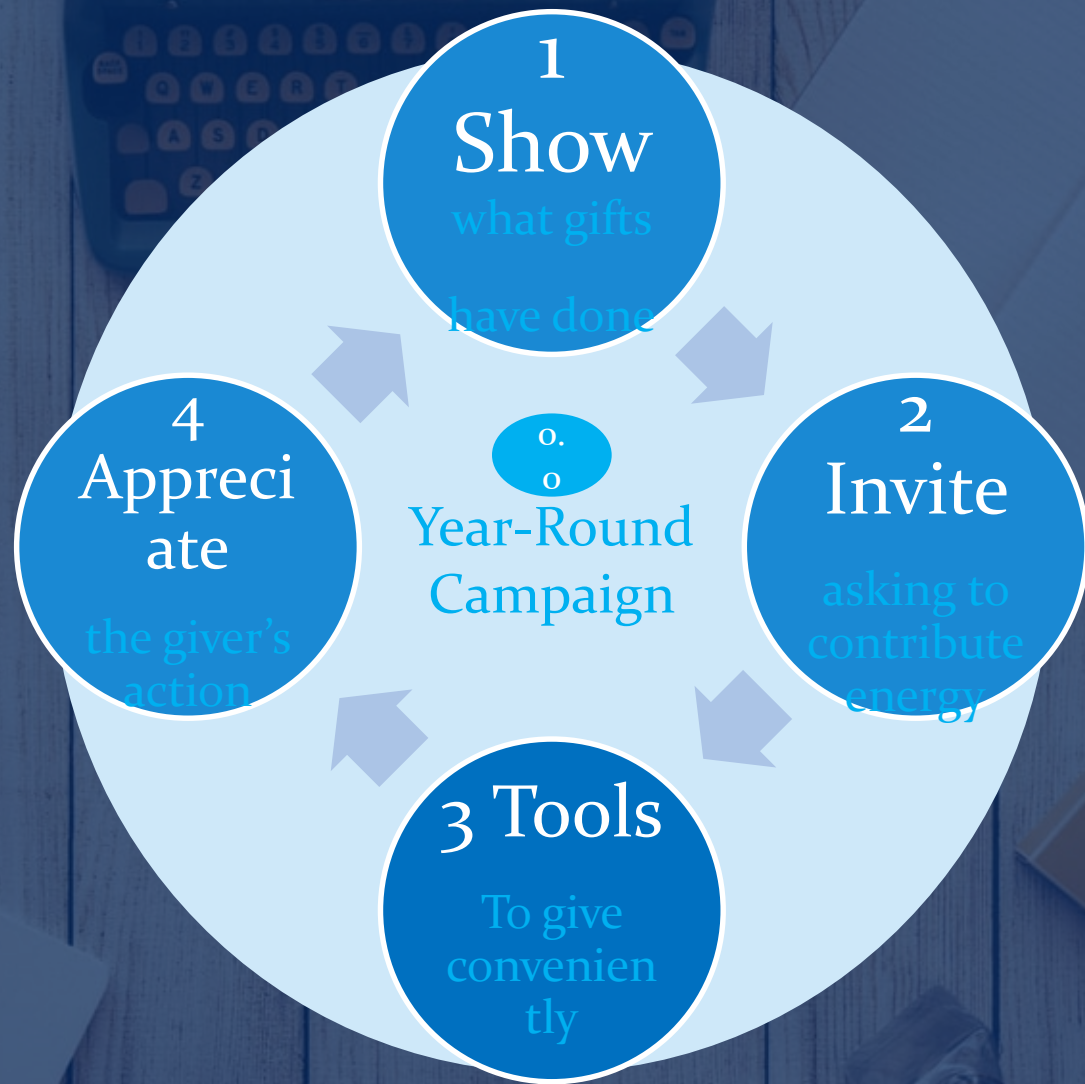
Session 1: The Value of Vision

Why people give to the church

- Belief in the mission of the church
- Trust that the church is being fiscally responsible
- Relationship with the leadership

How do we move from paying the bills to doing ministry?

- We are already doing ministry, we just need to reframe our conversations about money to be about the MINISTRY impact and not about the expenditure
- We need to celebrate our MINISTRIES
- We need to connect money to MINISTRY



Show

4 Ways to Show



1) Narrative Budget: How gifts were used

2) Say it: Things are different

3) Feel it: Stories to connect

4) Repeat it: Frequently & simply

Show

How gifts were used

Your Story This Year:

THE NARRATIVE BUDGET

NARRATIVE BUDGET

A **narrative budget** is a representation of the line item **budget** in simple, easy-to-read descriptive terms. It transforms a line item of money and expenses into an exciting picture of ministries and missions of the congregation.

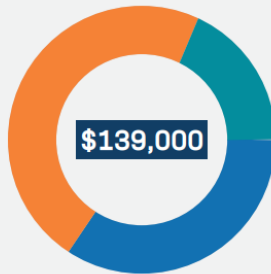
wumf.org/stewbudgets.html

PRIORITY TOOL

Show

How gifts were used

2019 Spending



Outreach	\$47,500.00
Worship	\$66,600.00
Youth	\$24,900.00

Retrospective

Sample Retrospective Text
undefined budget of First United Presbyterian Church provides the means by which we carry out the mission and ministry for which we have been called. God has assigned us the responsibility of managing the resources God has given. It is our opportunity to express our gratitude for God's goodness. The purpose of this narrative summary is to celebrate what God has done in the past year and share the vision God has given for this/coming year. We are planning to continue our strong mission support and outreach, grow our family ministries, strengthen our worship through talented choirs and a variety of traditional and contemporary musicians, and expand the ways we grow in Christian community through fellowship activities. Our goal for ____ (year) is \$ _____. Help us to res



Outreach

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Worship

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\$66,600.00

Youth



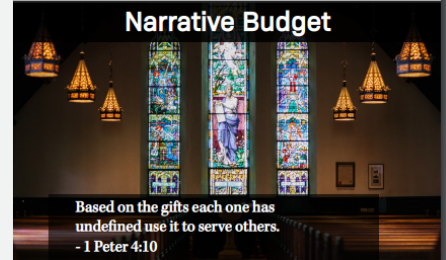
\$24,900.00

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Eastminster

1234 Street, Washington, DC

Narrative Budget



Based on the gifts each one has
undefined use it to serve others.
- 1 Peter 4:10

Who We Are

Since 1950 Eastminster Church has stood on the foundations of Matthew 22:37-40, "Love the Lord your God with all your heart, with all your soul, and with all your mind. This is the first and greatest commandment. And the second is like it: love your neighbor as yourself. All the Law and Prophets hang on these two commandments." We believe in reaching lost & broken people and meeting them right where they are. At Eastminster, you'll find it's a place where people love and care for one another -

PASTOR
Reverend Stanley Hopewell, E-mail: Stanley@EASTMINSTER.ORG
TREASURER
Treasurer Alex Forester, 123-456-7890



Show

4) Frequently & simply

BLURBS
& articles

Remind them constantly
that they are the WHY

Find opportunities to say: this is possible
because of your gifts

Throughout the bulletin

In newsletter articles

After impact stories at minutes for missions

In videos during the offering

When inviting to witness our ministry

[Sign Up](#)[Log In](#)

WELCOME TO THE Stewardship Navigator

A simple tool that helps raise funds for your mission

[Sign Up](#)[Watch Video](#)

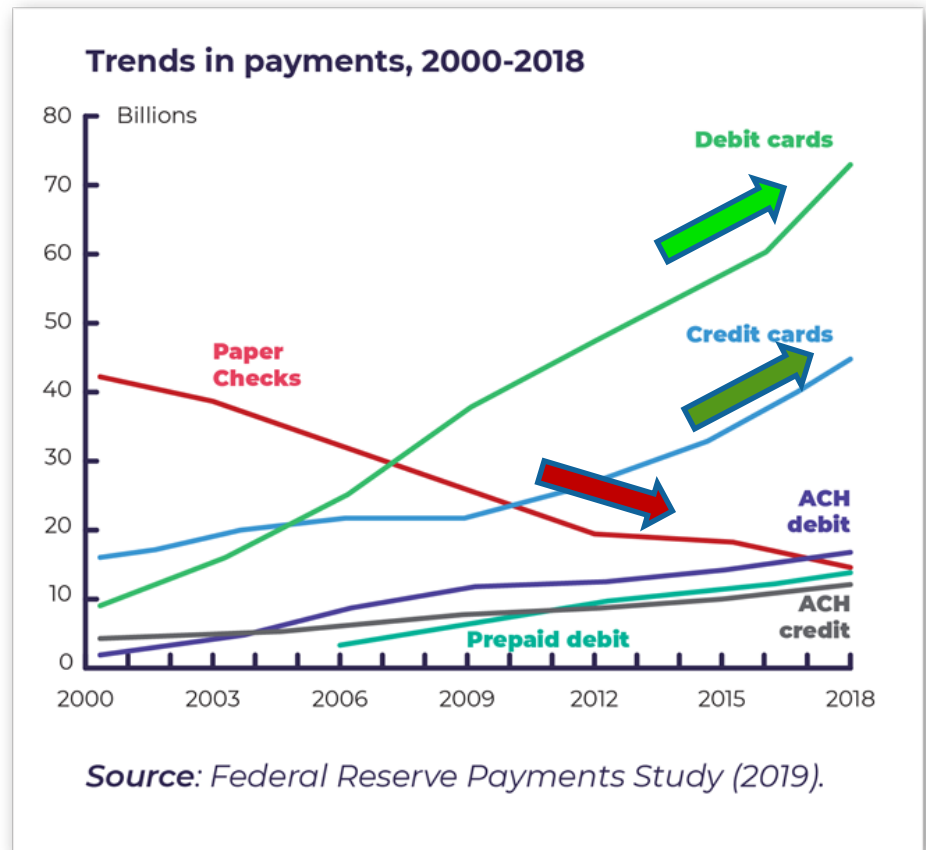
“ *Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received.* ”

1 Peter 4:10

Make It Easy to Give

- Cash/Check
- Online Bill Pay
- Credit/Debit Card
- Bank draft
- Securities
- Qualified Charitable Distributions

Where to
spend your
effort
now...



PRIORITY TOOL



Online

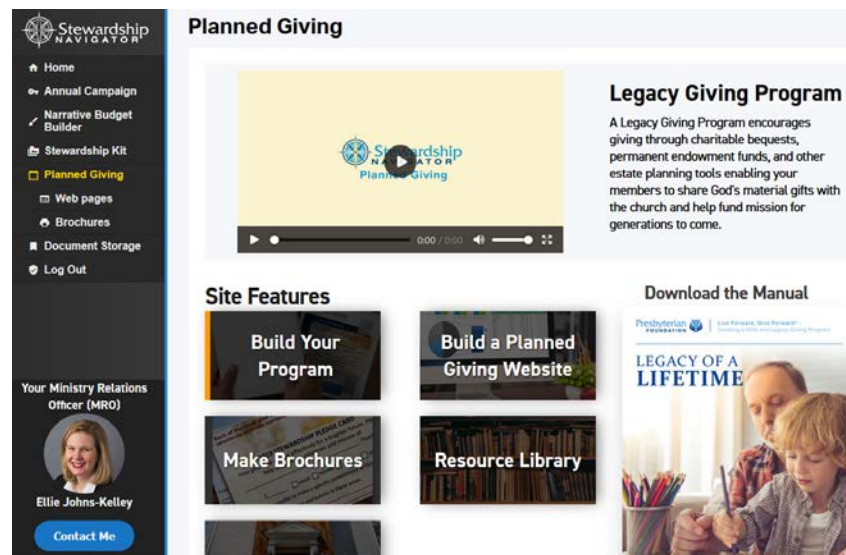
Offer an online donate page that can be accessed via laptop, desktop PC

Say Thank YOU

- Annually – with a note
- Quarterly – include a letter of impact with statement
- Rolling – Through worship, the bulletin/newsletter, notes

Explore Additional Sources of Funds

- Begin or grow an Endowment through new gifts
 - Planned Giving Program
- Rental Income
 - Reduce your occupancy costs by sharing your space with other congregations/ministries/non-profits
 - Work with Presbytery Trustees for long term leases 1 year or longer
 - Ask mindful questions
 - Does this enable us to activate money for mission & ministry?
 - Effects of being property managers: time, liability, insurance, etc.
 - Are there tax consequences for non-related business income?



The screenshot displays the 'Planned Giving' section of the Stewardship Navigator website. On the left is a dark sidebar menu with options: Home, Annual Campaign, Narrative Budget Builder, Stewardship Kit, **Planned Giving** (highlighted), Web pages, Brochures, Document Storage, and Log Out. Below the menu is a section for 'Your Ministry Relations Officer (MRO)' featuring a profile for Ellie Johns-Kelley with a 'Contact Me' button. The main content area is titled 'Planned Giving' and includes a video player with the Stewardship Navigator logo, a 'Legacy Giving Program' description, and a 'Download the Manual' link. A 'Site Features' section contains four tiles: 'Build Your Program', 'Build a Planned Giving Website', 'Make Brochures', and 'Resource Library'. A large image of a family is visible on the right side of the page.



Reduce Expenses to Activate Money for Ministry and Mission

- Make Ministry and Mission Priority and evaluate property and staffing needs to match
 - 3 Ps in a church budget – Property, People and Program
 - Don't make property the last thing you evaluate. Does your property still fit your ministry needs? How might you reduce occupancy costs in the budget? Can you share your space via rental? Might there be local government, non-profit or for-profit sectors that would partner with you in using the space? Might selling your space and right-sizing give you the capacity to engage in ministry more fully?
- Conduct an Energy Audit
- Example: FPC Shepherdstown, WV- Going Solar brought good energy to the Church as well as decreased energy expenses by 1/3 by going solar activating those dollars for ministry
 - Elder Than Hitt – thanhitt1@gmail.com

Resources

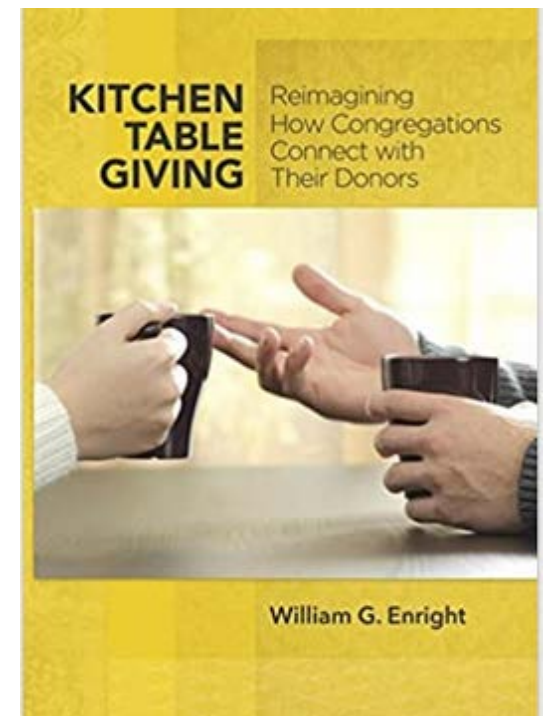
www.PresbyterianFoundation.org

Stewardship Navigator (Free) –tools for nurturing year-round generosity and planned giving www.stewardshipnavigator.com

Church Financial Leadership Academy – www.churchfla.org code: PCUSA

Books

- *A Spirituality of Fundraising* – Henri Nouwen
- *Kitchen Table Giving: Reimagining How Congregations Connect with Their Donors* – William Enright
- *Embracing Stewardship* – Charles R. Lane & Grace Duddy Pomroy
- *The Church Money Manual: Best Practices for Finance and Stewardship* – J. Clif Christopher
- *Not Your Parent's Offering Plate* – J. Clif Christopher
- *Rich Church, Poor Church* – J. Clif Christopher
- *Bounty: Ten Ways To Increase Giving at Your Church* – Kristine Miller & Scott McKenzie
- *Beyond the Offering Plate: A Wholistic Approach to Stewardship* – Adam Copeland Editor
- *Vital Stewardship* – Anthony Robinson



Presbyterian Foundation



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Presbyterian Foundation

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