
GIVING TO CHURCHES DURING UNCERTAIN TIMES

- ❖ In times of recession, churches remain the number one recipient of all household dollars given to charity.
- ❖ In the 12 recessions since 1967, giving to religious organizations fell on average only 0.01% when adjusted for inflation.
- ❖ In the four recessions that lasted eight months or more, giving to religious organizations fell by 1.4% when adjusted for inflation.
- ❖ Donors with incomes under \$50,000 may stop giving when their personal economic circumstances worsen.
- ❖ Over 50% of all household charitable giving goes to religious organizations, mainly churches.[†]
- ❖ The giving habits of asset and income givers to the church vary greatly.[†]
- ❖ The capital campaigns and annual stewardship campaigns conducted by Cargill Associates in the Fall of 2008 saw recorded pledges to capital causes average 2.2 times the church's annual income, and for annual mission and ministry, these churches recorded an average increase of 16% over the prior year.[†] To learn more visit [Cargill Associates' website](#).

* All statistical data cited on the page, unless otherwise noted, are from "Giving USA: Spotlight," Issue 3, 2008, written and researched by the Center on Philanthropy at Indiana University and published by the Giving USA Foundation.

† Based on data compiled over the past 30 years by the Research Department of Cargill Associates, Inc., a stewardship development firm located in Fort Worth, Texas with more than 5,000 clients representing every Christian community in America – Evangelical, Protestant, Roman Catholic and Orthodox.

FINANCIAL SUGGESTIONS FOR CHURCHES DURING UNCERTAIN TIMES

- ❖ Churches located in states where the housing market has taken a serious hit need to monitor their giving very carefully. Preparing a flat annual budget for 2009 would be recommended.
- ❖ Carefully analyze the demographics of your church and, especially, your major contributors. Look for any trends in giving.
- ❖ Churches that conducted their annual stewardship campaign in the fall of 2008 need to carefully analyze the pledging of the first wave of pledgers. Your first wave tends to be the larger and more faithful donors.
- ❖ Pay close attention to the fourth quarter of 2008's receipts (especially December) as this may be a predictor of 2009.
- ❖ If your church is significantly dependant on a church endowment for support, serious thought must be given to the percent of draw to be made from the endowment in 2009. Bleeding your endowment to survive 2009 will not serve you well in subsequent years.
- ❖ Monitor carefully your cash flow during the first six months of 2009. Do not allow your expenditures to exceed your income.
- ❖ Churches are still raising money for worthy causes.
- ❖ Ministry growth is needed now more than ever. There is reason for concern, but this ultimately means the importance of stating the case goes up. Churches may need more directive help in developing their case, vision and cause. To learn more visit [Cast the Vision](#).
- ❖ Whatever the church has to say, it needs to be relentlessly positive. Every penny the church has to spend is only there because someone decided to give it away. That means attitude, perspective and spirituality have far more to do with the situation than economics. The church should not be glib or flippant about the recession. But it should not bow down to it either. Churches will still raise money in 2009 for what God calls them to do.
- ❖ Churches with mortgages will have to take aggressive steps to address that need, especially if annual receipts are down.

STEWARDSHIP DEVELOPMENT FOR CHURCHES DURING UNCERTAIN TIMES

- ❖ Maximize good stewardship development practices in both annual giving and in capital giving by utilizing the services of a professional stewardship consulting firm. To learn more visit [Investing in the Vision](#).
- ❖ Prior to undertaking a capital project, use a [pre-campaign feasibility study](#) conducted by a professional stewardship consultant to determine the congregation's willingness to proceed.
- ❖ Lead and act from your strength. What do you do well? How is the mission and ministry of the church making a difference locally, nationally or internationally?
- ❖ Create a compelling case. Be a “share the vision” church – not a “meet the budget” church – by emphasizing the needs you meet rather than the need you have to raise money.
- ❖ Remember, people want to give to address human needs; they are not keen on funding a bureaucracy or giving to a budget. Put “faces” on the budget or the capital project. Talk about issues of the heart. What is God doing in your midst? Tell stories about the difference your congregation makes in meeting the needs of hurting people.
- ❖ Be sure to say “thank you,” at least quarterly, to your donors. Remember, your donors are also experiencing tough times. Let them know that their gift is making a difference.
- ❖ Communicate simply, thoughtfully and candidly your mission and ministry. Keep the ministries visible throughout the year. Do not assume your people know what services the church offers.
- ❖ This is not a time for the church to be selfish and self-centered; this is a time to reach out and address the hurting and needy in your community.
- ❖ Remember, God is as much present now as God was in December 2007 or August 2008. God is the owner of everything, including the economy, and calls us to live by faith and not fear.