



CHURCH FUNDING & ENGAGEMENT in the MIDST of COVID-19

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It's official, Covid-19 is now affecting church attendance, but will it also affect your giving? And, which givers are going to be most impacted? We believe the church is the best place for Christians to receive wise, Biblical counsel for handling 'Life Events.' In this post, we will give you three strategies you can use to prepare for changes in giving, and help your givers prepare for the Covid-19 pandemic as well as future events.

#1 Have a Plan for Life Events

A Life Event is something that causes a redirecting of financial resources for personal benefit or the benefit of others (e.g., family). Life events can provide opportunities to advance the causes we care about, but only if we have a plan. There are six 'Life Events' we think every church should be aware of and provide counsel to their givers. Educating your givers ensures not only a healthy and generous giver but also a fully-funded vision for the church.

6 Life Events

1. Loss of Income (*times of crisis, economic downturn, natural disasters, etc.*)
2. Real Estate (*appreciated, depreciated, or inherited*)
3. Retirement Assets (*IRA, 401K, etc.*)
4. Stocks & Bonds Portfolio (*sale, acquisition, purchase*)
5. Business Interest (*sale, purchase, inheritance*)

Hi there! Can I answer any questions for you?

If we are to anticipate these Life Events, we can start to create a plan to continue giving regardless of the financial situation we are facing. By helping your givers plan to give, you are teaching and discipling them about generosity and ensuring they remain faithful stewards.

[Download this resource and teach your givers how to respond financially during anticipated and unanticipated Life Events.](#)

#2 Teach the Development of a Personal Giving Plan

A Giving Plan is akin to a household budget for a giver. The priorities are similar in that we should teach our givers to **GIVE** first, **SAVE** second, and **LIVE** on the balance. This prioritization ensures that our hearts align with the direction of our money. A proper plan should include three elements – what to give, when to give and how to give.

[Help your givers create a Life Plan for giving. Download this worksheet to get started.](#)

Whether you teach the Old Testament tithing doctrine or New Testament grace-based giving, a plan is paramount for a giver's generosity journey. Generosity should transcend our 'income bucket' and cross into the assets that we steward or manage. After all, that is where 90% of people's wealth is – non-cash assets. As a practical example, the strategy is as follows:

- I want to give an appreciated asset that I own
- I want to give this asset to the church, as they have a financial need that I can help fill
- I want to give my asset in a way that minimizes my taxes and have it distributed over multiple years using my donor-advised fund (DAF).

Seem difficult? It's really not, but it does require some planning on behalf of the church and the giver. The reality is most givers don't have a plan, and absent of a plan, things rarely end well when we encounter Life Events like COVID-19.

#3 Connect with Lapsed Givers

Every church has a back door – people that were involved, but for whatever reason have disengaged. During a time of canceled services, it is vital that we connect with our people to know where they are emotionally, spiritually, and financially. Giving is a very objective indicator that we can easily assess to create a strategy for helping our lapsed givers through difficult situations.

Remember, social separation should not lead to social isolation. Your church ministry teams are already working from home right now, use this time to have them start calling the lapsed givers that were part of their ministries. Be the hands, feet, and ears of Christ to those that are struggling.

[Download our Lapsed Giver strategy guide to start re-engaging these givers.](#)

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At MortarStone, we desire to provide leading insights (analytics) and strategy (coaching) for church leaders and their givers to prepare for things that are both within our control and out of our control. In times of crisis, the church can be proactive in a pastoral care situation, providing both counsel and support for their people and the community they serve.

Let us help you through this financial crisis – get a FREE 30-minute strategy session, and we’ll evaluate your current financial situation and the areas you can improve to see increased funding and church growth. [Schedule your call here.](#)

