



Recession-Proofing Your Church Fundraising & Budget

J. Davey Gerhard, *Executive Director*
The Episcopal Network for Stewardship



Learning Objectives

- ▶ Sobering Statistics
- ▶ Changing the Trends
- ▶ How to talk about money and faith
- ▶ What is unique about 2025 /
Recession-proofing your finances
- ▶ Tell Out My Soul – Theme Overview



Introduction



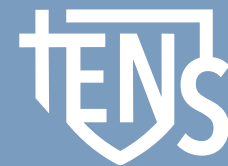
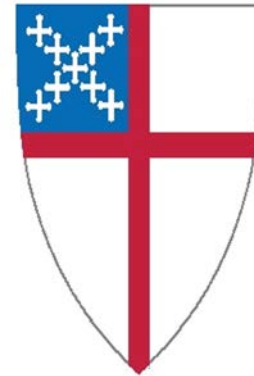
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Sobering Statistics

- ▶ In 2023, the Episcopal Church has witnessed:
 - ▶ 5.8 % decline in active membership
 - ▶ 19.2% increase in Sunday attendance
- ▶ However!
 - ▶ 0.5% increase in contributions
 - ▶ 8.9% in average pledge amount
- ▶ This is an unsustainable trend

Source: Giving USA 2024 *Key Findings Report*

Examining the Trends



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Sobering Statistics

Since 1982, giving to religion has increased steadily.

Adjusted for inflation, in the US we moved from **\$85.6B to \$143.57B in 40 years**

Source: Giving USA 2024 *Key Findings*

Examining the Trends

Giving to religion, 1983–2023

(in billions of dollars)



Sobering Statistics

Yet, our market share compared with other charitable sectors has **decreased by more than 50%**

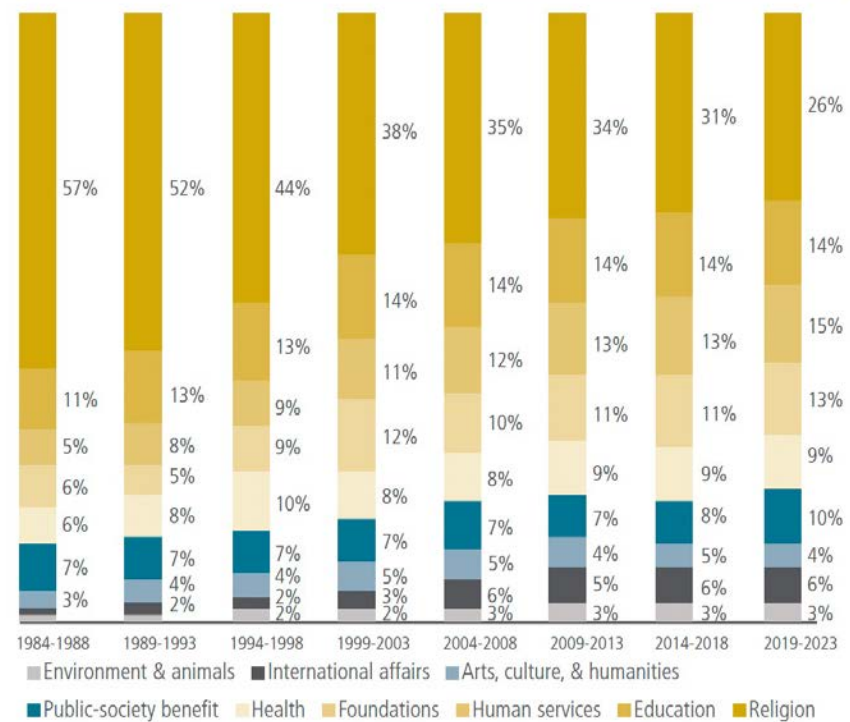
In **1983**, **57%** of charitable donations were for religious institutions. **Today it is 26%**

Source: Giving USA 2024 *Key Findings*

Examining the Trends

Giving by type of recipient: Percentage of the total in five-year spans, 1984–2023*

(adjusted for inflation, 2023 = \$100)



* Does not include "unallocated" or "giving to individuals"

Recommendations for Your 2025 Pledge Campaign

- ▶ Formation is the Foundation
- ▶ Focus on the Mission
- ▶ Storytelling communicates authentically
- ▶ Talking about Money in Church



Stewardship Best Practices

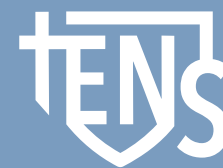


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Formation For Your Campaign

- ▶ Don't neglect the opportunity to do some teaching on stewardship theology
- ▶ Showcase diverse messages of creativity in communities of faith – *use the TENS weekly and seasonal reflections to help*
- ▶ Each reflection suggests a couple of questions designed to **engage us on stewardship** topics
- ▶ The reflections can also serve as **inspiration for a sermon** on stewardship
- ▶ Offer a book study on stewardship
- ▶ Small Groups are great places for stewardship dialogue

Stewardship Best Practices



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Ministry & Mission more than Money

Members are inspired by your mission!

Focus on what you do with the money that you raise:

- ▶ Ministries that you run every week
- ▶ Your impact on the community
- ▶ How you directly and indirectly serve your neighbors
- ▶ What your church means to your town or neighborhood

Stewardship Best Practices



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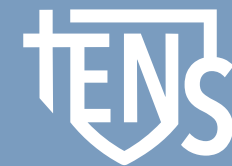
Testimonials Tell the Story

There is no better way to communicate impact than for members to tell their stories of support

Include things like:

- ▶ What made them come on their first Sunday and keep coming back?
- ▶ What program or ministry they love best
- ▶ What their children have learned in Sunday School
- ▶ A time when the community was *there for them*

Stewardship Best Practices



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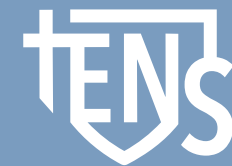
Testimonials Tell the Story

Ministry Impact Reports are Important Stewardship Messages

Ask volunteers or ministry-beneficiaries to share:

- ▶ What the program means to them
- ▶ What joy they have in serving (tell a story)
- ▶ What makes them feel good about this program / ministry
- ▶ What it would mean if this ministry didn't exist

Stewardship Best Practices



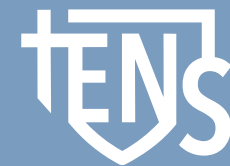
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Asking for Money for Mission

How to make the ask

- ▶ Renewal: Susan, this year we are raising more money than ever to fund our youth program, outreach to elders, and to help our community. Mary and I made our gift to the campaign, will you join us in supporting the campaign this year?
- ▶ Increase: Jonathan, my husband and I increased our giving this year because we want to see our congregation grow. Can you make a stretch gift to the campaign this year?
- ▶ Tough Year: Dick and Bill, your giving to our church has been so faithful all these years, and I know this has been a tough year for you. Still, I am asking you to make a gift to our pledge campaign, no matter the amount. Will you?
- ▶ Newcomer: Cindy, you and your family are new to our congregation, are there any questions I can answer about why we raise money through pledges or how you can join us?

Stewardship Best Practices



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Challenges in Stewardship

How to talk about money when there is economic fallout from inflation, supply chains, or other disruptions

- ▶ There is **no shame** in a household pledging less this year than other years. Every gift matters.
- ▶ Remember, **some families are not struggling right now**, so some of your members may be able to increase their giving
- ▶ **Every conversation about pledges is a pastoral one**
- ▶ **Check in with clergy** about the people on your list, and follow up if **pastoral concerns** arise
- ▶ We remember the Great Recession in 2008-2009, the Pandemic in 2020-2021. We recovered, and we will recover again. **This too, shall pass.**
- ▶ Christians are people of Hope.
- ▶ **The work of the church is more acute in times of need**

Confronting Challenges in Stewardship



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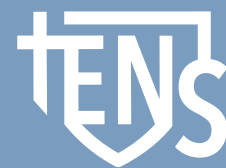
Challenges in Stewardship

How to talk about stewardship if your congregation is facing budget cuts, program cuts, or staff reduction

- ▶ Keep your conversation **focused on the mission**
 - ▶ The work of the church continues because the needs of our neighbors are still present.
 - ▶ We may have fewer resources to spend on mission, so we find other ways to do the work of God
- ▶ Does your congregation receive any assistance from the diocese or other organizations?
- ▶ There may be some members who can make extraordinary gifts to cover these unexpected shortfalls
 - **ask them**



Confronting Challenges in Stewardship



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Challenges in Stewardship

How to talk about stewardship in times of uncertainty

- ▶ Our times are often uncertain, it is our **Christian hope** and our prudent planning that can help us prepare and survive this uncertainty
- ▶ **Pledges can be changed** throughout the year if circumstances change – we are open and honest
- ▶ We can also make gifts from securities or other channels which **may be performing better**
- ▶ **The most important thing is to teach that all giving matters**, regardless of the amount. Be prayerful.

Confronting Challenges in Stewardship



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Recession-Proofing Your Finances

Financial Readiness

- ▶ **Review budgets now:** Assess current spending. Identify non-essential expenses and consider pausing or reducing them now.
- ▶ **Build a Reserve:** Aim to set aside three to six months of operating expenses
- ▶ **Forecast Conservative Giving:** Use conservative projections for the 2025/26 pledge income and plan accordingly. This might not be the year to ask for a large increase from everyone.



Stewardship Resilience



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Recession-Proofing Your Finances

Stewardship and Giving

- ▶ **Strengthen Communication:** Be transparent with members about financial needs and how funds are used. This is a part of the ongoing work of transparency and accountability in the Church
- ▶ **Every Member Canvas Model:** Implement a relational stewardship campaign, encouraging all members to reflect, respond, and engage personally with the mission. This is a good year for face-to-face campaigns
- ▶ **Recurring Giving:** Encourage automated recurring donations to help stabilize cash flow



Stewardship Resilience



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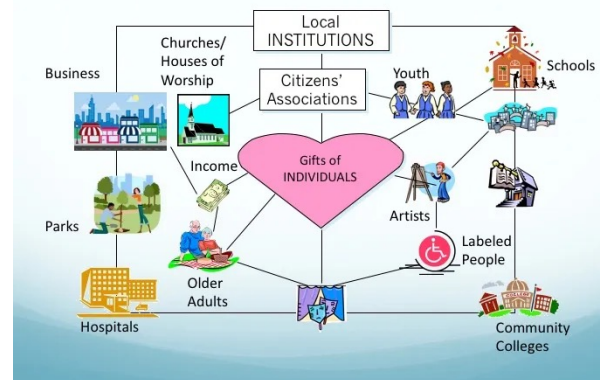
Recession-Proofing Your Finances

Mission and Community Engagement

- ▶ **Reaffirm Mission:** Clarify and communicate the church's mission to inspire continued commitment
- ▶ **Asset-Based Community Development:** Inventory and leverage congregation and neighborhood assets to support mutual needs
- ▶ **Partnerships and Collaboration:** Form alliances with local nonprofits, businesses, and faith groups for shared resilience.

Stewardship Resilience

Community Assets Map

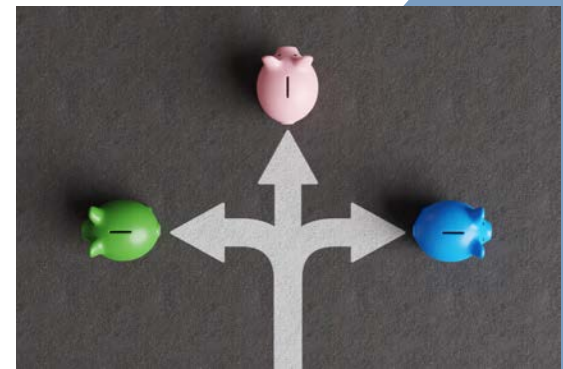


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Income Diversification

- ▶ **Facility Rentals:** Explore renting church facilities for events, offices, or community services
- ▶ **Creative Fundraising:** Use events, grants, social enterprise ideas to supplement income



Stewardship Resilience



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Pastoral and Lay Leadership

- ▶ **Leader Formation:** Train vestry, stewardship teams, and ministry leaders for adaptive leadership in crisis – prepare your team now for the months ahead
- ▶ **Lay Engagement:** Involve lay members in decision-making, fundraising, and ministry planning to increase ownership and morale. Be open to town halls or community meetings, brainstorming sessions, and information sharing

Stewardship Resilience



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Recession-Proofing Your Finances

Monitor and Adapt

- ▶ **Stay Informed:** Keep track of economic trends, local community needs, and diocesan resources. Keeping your eyes and ears open for new opportunities, resources, partnerships, and relationships as the situation unfolds will keep you in front of the economic chaos
- ▶ **Adjust Quarterly:** We are used to looking at our budgets once a year at the annual meeting. Perhaps during the coming months, we will have to adjust more frequently to respond to community needs (increased, likely), and giving patterns. This will keep us responsive and flexible

Stewardship Resilience



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TENS Theme for 2025

What is the good news that you cannot wait to share with the world? What stories do you have that need to be told, that can help others relate to the world around them? How do you inspire generosity in others by your words, actions, and witness?

The theme of our campaign materials this year focuses on our storytelling, on the way we tell our friends and neighbors about our faith, our ministry, and our mission. What is your good news?

*And Mary said, "My soul magnifies the Lord,
and my spirit rejoices in God my Savior..."* **Luke 1:46-47, NRSV**

TENS Theme 2025





For more information, tools, webinars, and resources, visit www.tens.org

J. Davey Gerhard,
Executive Director
415-294-0519 (o)
415-307-0172 (m)
davey@tens.org
www.tens.org