Financial Giving in a Time of Crisis
Frequently Asked Questions and More

Over the last few weeks there have been fundamental changes in the way we do church. This has raised many questions about financial giving and resources. The following questions have been asked by pastors and congregational leaders, and a response is provided. You may feel free to adapt the sample texts below for your specific context. These responses and the reflection questions may be helpful for the pastor, Stewardship Committee/Team and Congregation Council. If you have questions about the information below or want to ask additional questions, please contact Keith.Mundy@elca.org or 773-380-5045
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1. Where do we begin to address a sudden changes and uncertainty?

The first step is to prioritize what is important. The most common foci are: stewarding relationships with your members and community; identifying specific areas needs or opportunities in your community where your congregation can help others (i.e, food, clothing, regular prayer/conversations, assessing the financial needs of the congregation (households and the congregation); determining the amount of financial gifts received by the congregation compared to the anticipated income; identifying ways for people to make their recurring and special financial contributions (mail, dropoff, phone, online, mobile app), and always remembering to say THANK YOU!

2. What do we say to our congregation?

Here a couple examples of what to say to your congregation:

From the Delaware/Maryland Synod:

During these uncertain days of new challenges and new ways of doing ministry, our synod wants to encourage every member to LIVE IN GENEROSITY, where and when you can. Generosity to share food and necessary items with your local pantry and meal program serving folks who are food challenged, especially during these times of crisis. Generosity to reach out via a call, a card or an email to someone who is isolated and lonely. Generosity to be kind to yourself when you are anxious and worried. Generosity to continue financial giving to your congregation. However, if you are strained by the impact of Covid-19, don’t worry about your giving now. Yet if you are able to give, your faithful, regular gifts will help sustain our ministry and address additional needs in this time of crisis. Your congregations have ministries, agencies and people who rely on this support, both within and outside your congregation.

From an Illinois congregation:

Thank You for Doing All the Good You Can, Even In Times Like This

These are extraordinary times that call us back to our core values. As followers of Jesus, we want to do all the good we can, by all the means we can, in all the ways we can, in all the places we can, at all the times we can, to all the people we can, as long as we ever can. Mostly this plays out in all of the daily moments where faith and real-life intersect.
Beyond ourselves, our congregation—and the broader church ecosystem we’re part of—is another critical pathway for multiplying good. For many of us, the ministries resulting from our congregations and denomination are one of the most important ways we work collectively to make the world a better place.

We want to thank you for your continued support of our ministry together! We know these are precarious times with the potential to undermine both our physical and financial health, and yet we still try to do all the good we can. Just as you are leading your families, leaders in our congregation are working thoughtfully and responsibly so that we might do all the good we can. There are real challenges, but also plenty to inspire both hope and gratitude.

Here are ways you can continue to support our ministries financially:

- Visit donate.yourchurch.org to give a single or recurring gift
- Call Vanco, our online giving provider, at 800.675.7430 to configure an electronic gift over the phone
- Mail checks to the church
- Explore other gift options including stocks and IRA transfers at yourchurch.org/giving
- For those of you who might receive stimulus money without an urgent need for it, please consider gifting it through our congregation to benefit others

Please contact the church office if you need assistance or have any questions.

3. **Recognizing the power of story, what is the narrative to be shared**

One of the most important ways we communicate with others is through the story or narrative that we create around our ministry and what God is calling us to do. During this time of uncertainty, the story is hopefully not one of closure because worship and our ministries are not be done the same way as in the past. Rather, the narrative can be that we are open, active and working to do and be the church in new ways. We are embracing creative ways of worship, innovation ways of communication, and adopting new technology to meet people in their daily lives so we bring the hope of Jesus and our faith.

Remember that people are more motivated to invest in a mission that makes a positive difference and impact on the world. People are less inclined to respond to desperate pleas for a declining ministry. The world needs and there are opportunities for your congregation. Be bold in telling you story.

4. **How can we ask people to be generous in these uncertain times?**

One way is to share how people in your congregation and community are being generous. Where do you see examples of generosity? A place to see how generosity is growing beyond your community is the Facebook page for The Generosity Project

[www.facebook.com/groups/thegenerosityproject/?ref=bookmarks](http://www.facebook.com/groups/thegenerosityproject/?ref=bookmarks)

For more information on The Generosity Project go to [https://www.elca.org/Our-Work/Congregations-and-Synods/Stewardship/Generosity-Project](https://www.elca.org/Our-Work/Congregations-and-Synods/Stewardship/Generosity-Project) This will include family activities to nurture a culture of generosity.
Another way is to not be afraid of asking people to share their time, talents and resources in appropriate ways for the circumstances in your community. Begin by asking your Financial Secretary to review the giving patterns of the ten largest donors in the congregation. Has there been a change in their giving pattern. Then ask the Financial Secretary to review the giving patterns of the Congregation Council and other key leaders in the congregation. Has there been a change in their giving pattern? If there are significant changes, this may be a time to reach out and listen for how the current crisis has affected their household. You may discover ways the congregation can help. For those who remain strong, there is likely a story about why these leaders remain spiritually and financially committed to God's work in and through this congregation.

This may also be a time to ask those with substantial resources for a special or second mile gift. An ask at this time is usually based on a relationship of trust that has been established over time. For a guide on how to make this kind of ask, use the links below.

https://download.elca.org/ELCA%20Resource%20Repository/LOAVES.pdf?_ga=2.45682976.507499461.1585230837-387763938.1556047473

https://download.elca.org/ELCA%20Resource%20Repository/Six_Step_Relational_Ask.pdf?_ga=2.3657372.507499461.1585230837-387763938.1556047473

5. With worship and other activities being done virtually, how can we receive our financial gifts?

You may have noticed there seems to be less cash and fewer checks in the offering plate than just a few years ago. Some are using bill pay with their bank. Others are mailing in their offering when out of town, or simply drop it off at church during the week when it is convenient.

People are also finding other ways to give. Some simply go to the congregation’s website and give directly. For these people and other visitors to the site it is helpful to have the Give button or an opportunity to give easily visible on the opening screen. As with most e giving methods, a variety of giving options or funds can be made available. Most take debit or credit cards.

Last year ELCA congregations received more than $100 million through electronic giving (e giving). This is a combination of mobile, web, text and kiosk. To assist congregations with this fast growing e giving, the ELCA has two Preferred Vendors. Simply go to


For more specific information, on Vanco note the following:

- The Client Services team will take donations over the phone. Tell your members of this new option for giving. Ask them to call our Client Services team at 800.675.7430.
- Check out the eGiving resource center that features 200 resources to help your church build eGiving, and the special Complete Easter Giving kit.

For more specific information on Tithe.ly, note the following:

- Check out approaches to e giving and the use of social media at https://help.tithe.ly/en/articles/1436248-communicating-with-your-congregation
- Also offers Church Management Software.
- Also offers website design.
One of the best ways to grow giving with each of the above methods is to have someone in the congregations share why then give and why the method they use best fits their lifestyle or circumstances. With e giving a household may choose to give a portion electronically and place balance in the plate when convenient.

6. What is the cost of e giving?

While this varies from one service provider to another, the cost of e giving through Tithe.ly or Vanco less than 5% on a give of $25.00, and the percentage decreases as the size of give increases. When given the option, the donor covers this expense on the majority of transactions. Also, neither Vanco nor Tithe.ly have a base fee (monthly or annually) and their agreement is month-to-month. This means it can be discontinued at any time without any additional fees.

7. What can our Stewardship Committee be doing during these times?

Here are several suggested steps and questions for reflection:

- Check with members on the committee/team and see how they are doing.
- While people are confined to home, consider having your meetings online.
- Identify a book to read together. Here are some suggestions:
  - Reflections on Faith and Finances by Rev. Charles Lane
  - Abundance by Mike Ward
  - The Spirituality of Fundraising by Henri Nouwen
  - Grateful: The Subversive Practice of Giving Thanks by Diana Butler Bass
    (https://www.amazon.com/dp/B07192GRJ4/ref=cm_sw_em_r_mt_dp_U_O3HHEbE8DAF5G)
  - Gratitude Works by Robert A. Emmons
    (https://www.amazon.com/dp/1118131290/ref=cm_sw_em_r_mt_dp_U_C4HHEbPPNSJ2W)
- Take time to watch stewardship videos and discuss how each might apply to your congregation. A new source for ELCA videos is source is stewardShowcase on Vimeo.
- Take time now to look at your giving data. This would include:
  + Comparing your Distribution of Giving Chart from Q1 2020 with year end 2019
  + How has the pattern of giving changed (weekly, monthly, quarterly)?
  + How have the methods of giving changed (cash, check, electronic)
- Talk with the person responsible for giving on your website and mobile app. Make sure the giving options are current, and the Give button on your website is on the first screen.
- Contact your synod to learn about their resources.
- Consider working with an ELCA Stewardship Coach to help clarify vision, goals and next steps for your committee/team. Simply go to www.elca coaching.org.

8. What resources are available to help during this time?

- People will want to know where their offering goes. Stories of Faith in Action and related resources from the ELCA can be found at www.elca.org/SOFIA
- Sharing how your ministries make a difference in the lives of others is part of proclaiming the Gospel. This involves telling stories about how God’s work is being done through the sharing of time, talents and resources in your congregation. Below is a place that regularly shares resources and stories.
https://www.facebook.com/groups/elcamissioninterpreters/

KAM 4/13/20.