

## The Future of Church Funding Is Here





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#### Joe Park CEO & Principal

Joe leads a team of 38 dedicated Ministry Strategists, International Coaching Federation trained coaches, and support staff at Horizons Stewardship. Our mission is to help churches and faith-based nonprofits grow disciples and fund ministry. The Horizons team has assisted churches in raising over \$10 billion in annual, capital, special, and planned giving.

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## Knowing Our "Why"





# What's Changed What Hasn't 2018 2022 Current

	<u>2018</u>	<u>2022</u>	<u>Currer</u>
Stock Market	26,277	33,147	38,519
GDP Growth	2.95%	5.95%	3.70%
Unemployment	3.9%	3.5%	3.70%
30 Year Mortgage	4.55%		
Inflation	2.15%		3.40%
Med. HH Income	\$63.1k	\$70.7k	74,000

Total Giving	\$245B	\$500B	+45 Bi
Giving to Religion	\$128B	\$144B	+16 Bi
G2R Inflation Adj	\$149B		
% religious / Total	29%		

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NYP 8.50%

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illion illion illion

(rounded)



	<u>2018</u>	<u>2022</u>	<u>C</u>
Giving/GDP	1.8%		
Giving/Disp. Income	1.9%		
Total Giving	\$245B	\$500B	+
Giving to Religion	\$128B	\$144B	+
G2R Inflation Adj	\$149B		
% religious / Total	29%		



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#### Change

6% 11% 45 Billion 16 Billion 6 Billion 7%



<u>1982</u> <u>2022</u> <u>(</u>

Giving/GDP1.8%1.9%Giving/Disp. Income2.0%1.7%Total Giving\*\$45B\$500BGiving to Religion\*\$28B\$144B% religious / Total62%27%

\* Inflation Adjusted



#### <u>Change</u>

1.9% + 6% 1.7% - 11% \$500B +45 Billion \$144B +16 Billion 27% - 56%



Share of Wealth Owned by Percent of Population

	<u>1990</u>	<u>2020</u>
Top 1%	17%	24.%



<u>% Change</u> + 29%



Share of Wealth Owned by Percent of Population

	<u>1990</u>	<u>2020</u>
Top 1%	17%	24.%
81-99%	44%	44.%



<u>% Change</u> + 29% 0%



Share of Wealth Owned by Percent of Population

	<u>1990</u>	<u>2020</u>
Top 1%	17%	24.%
81-99%	44%	44.%
60-80%	17%	16%



<u>% Change</u> + 29% 0% - 6%



Share of Wealth Owned by Percent of Population

	<u>1990</u>	<u>2020</u>
Top 1%	17%	24.%
81-99%	44%	44.%
60-80%	17%	16%

Bottom 60% 22% 16%



<u>% Change</u> + 29% 0% - 6%





## Number of Households to Equal 1 Top 1% Wealth

Percent	<u>Households</u>	Min Wealth
1 %	1	\$11,000,000
81-99%	10	\$570 <i>,</i> 000
61-80%	167	\$220,000
41-59%	300	\$67,000
21-40%	480	\$7,000
1-20%	800	\$

Min Household <u>Income</u> \$570,000 \$149,000 \$89,000 \$55,000 \$28,000 **\$0** 

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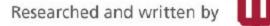


Shared intelligence. For the greater good.

# Giving USA

The Annual Report on Philanthropy for the Year 2022

#### Comprehensive **Presentation PowerPoint**





IUPUI LILLY FAMILY SCHOOL OF PHILANTHROPY



The Annual Report on Philanthropy for the Year 2022





A public service initiative of The Giving Institute

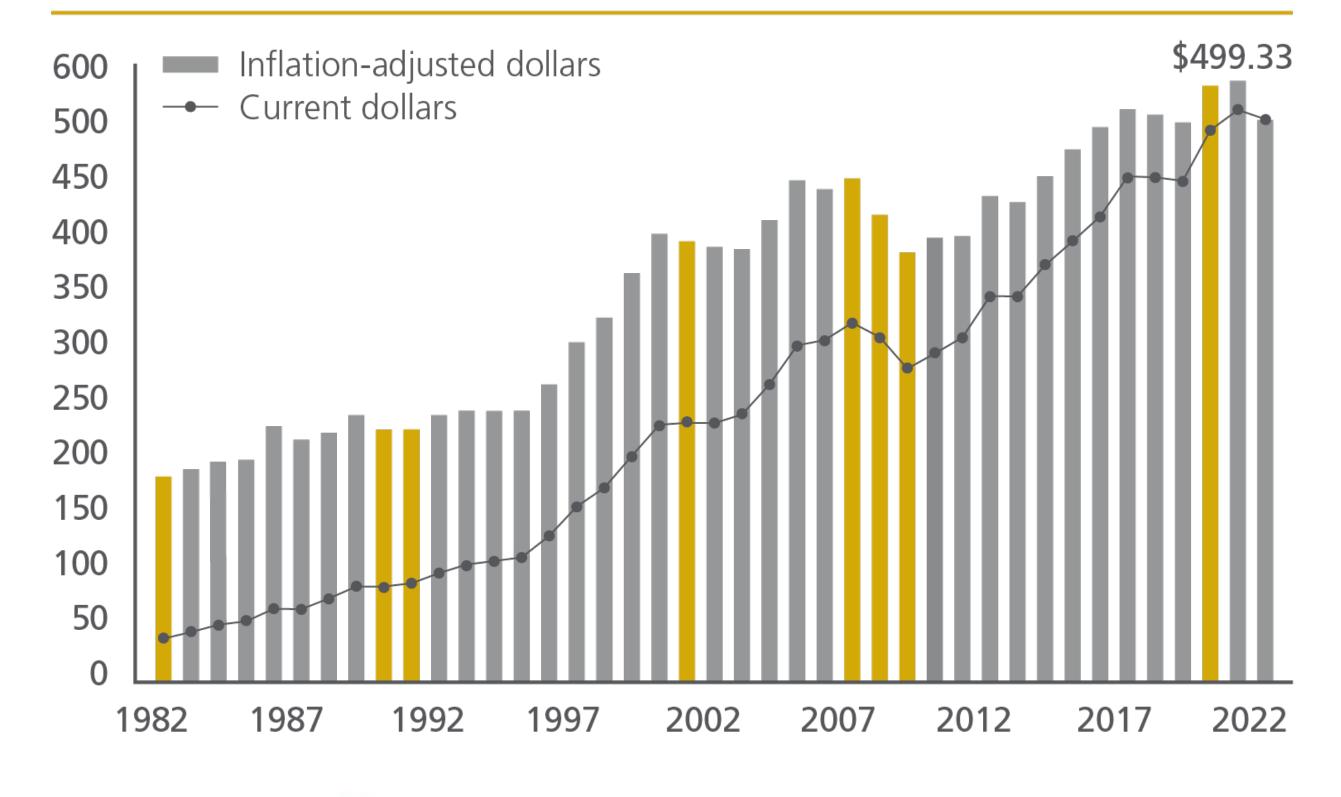
Researched and written by



**W** IUPUI LILLY FAMILY SCHOOL OF PHILANTHROPY

## Total giving, 1982-2022

(in billions of dollars)



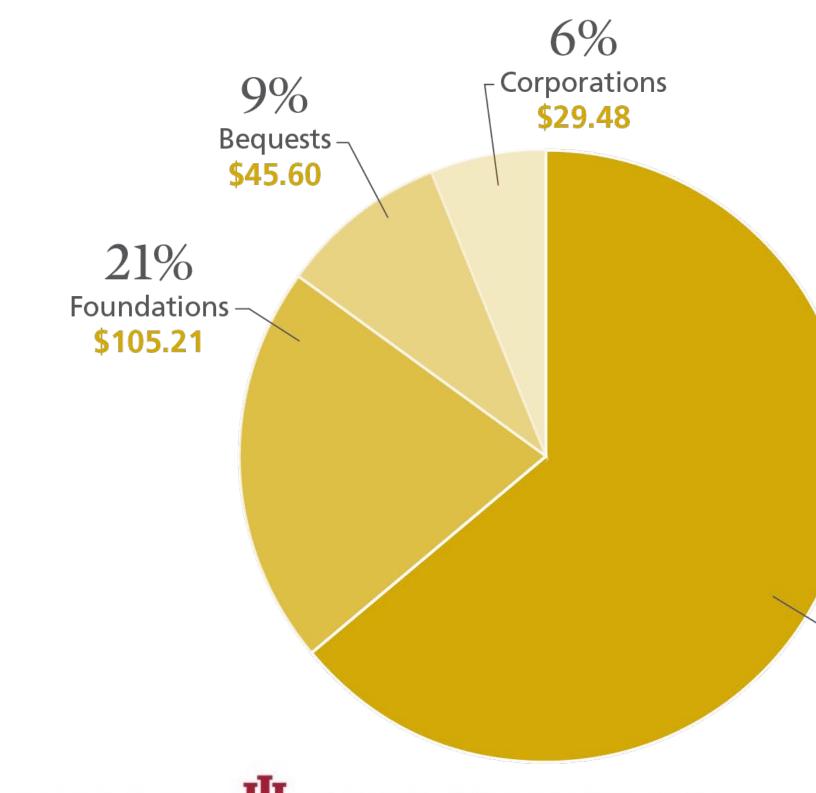


Researched and written by III IUPUI LILLY FAMILY SCHOOL OF PHILANTHROPY



# 2022 contributions: \$499.33 billion by source of contributions

(in billions for dollars – all figures are rounded)



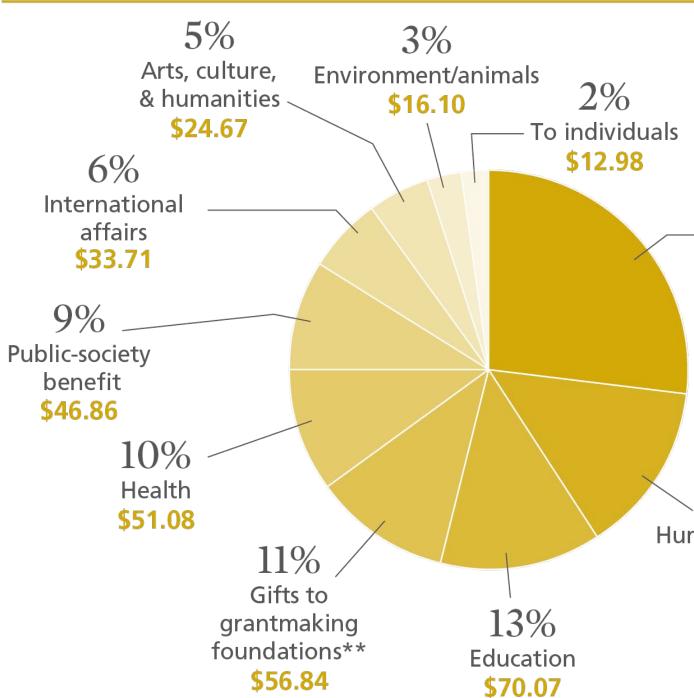






#### 2022 contributions: \$499.33 billion by type of recipient organization\*

(in billions for dollars – all figures are rounded)



Total includes unallocated giving, which totaled -\$28.54 billion in 2022. \*

\*\* Estimates developed by the Indiana University Lilly Family School of Philanthropy using data provided by Candid.



Researched and written by

**IUPUI LILLY FAMILY SCHOOL OF PHILANTHROPY** 

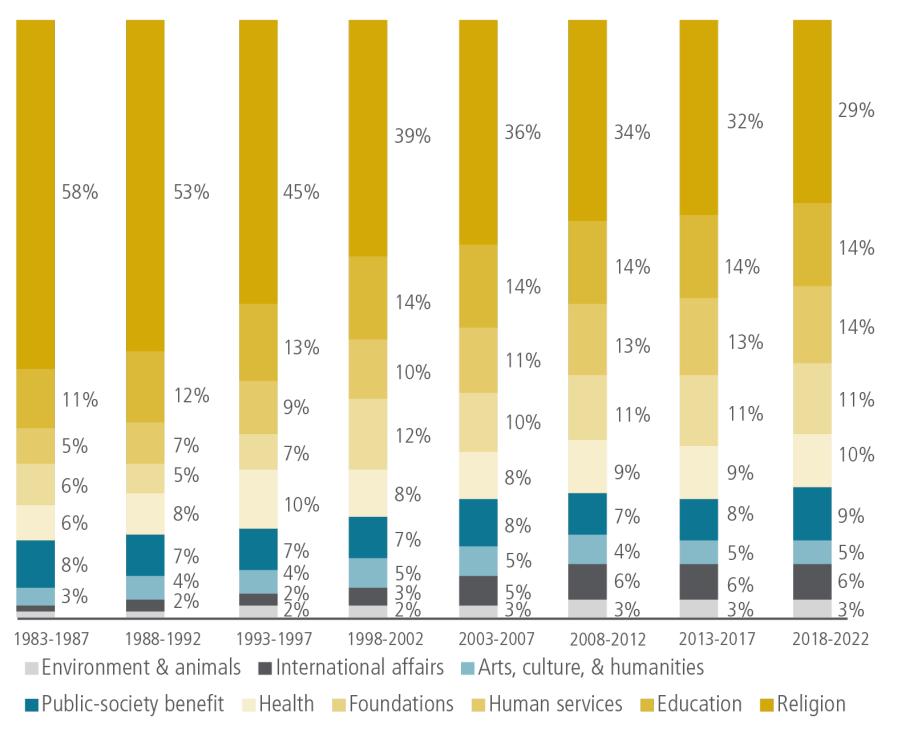




14% Human services \$71.98

#### Giving by type of recipient: Percentage of the total in five-year spans, 1983–2022\*

(adjusted for inflation, 2022 = \$100)









## Individual giving as a share of disposable personal income, 1982-2022

(in current dollars)

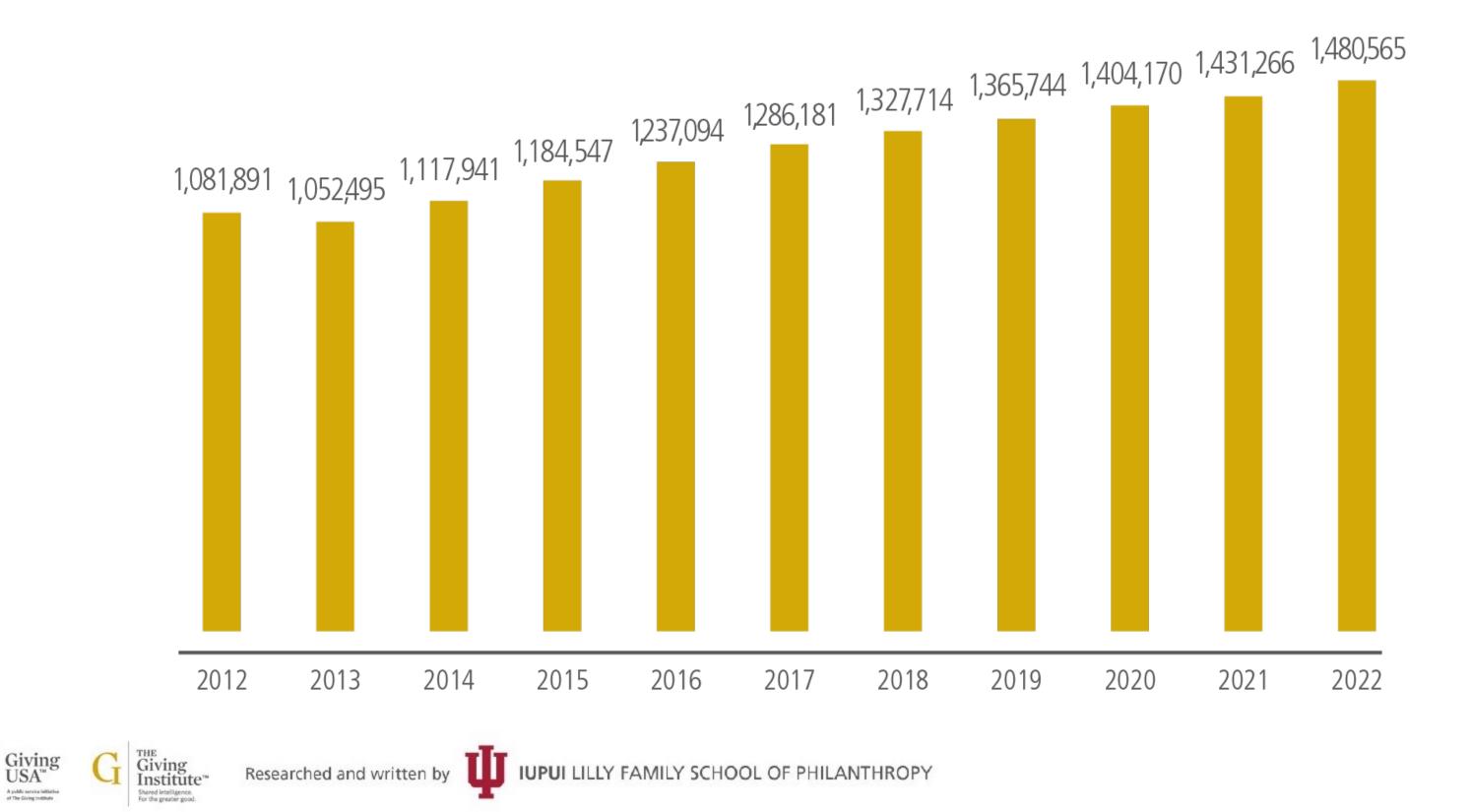






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# The number of 501(c)(3) organizations, 2012-2022

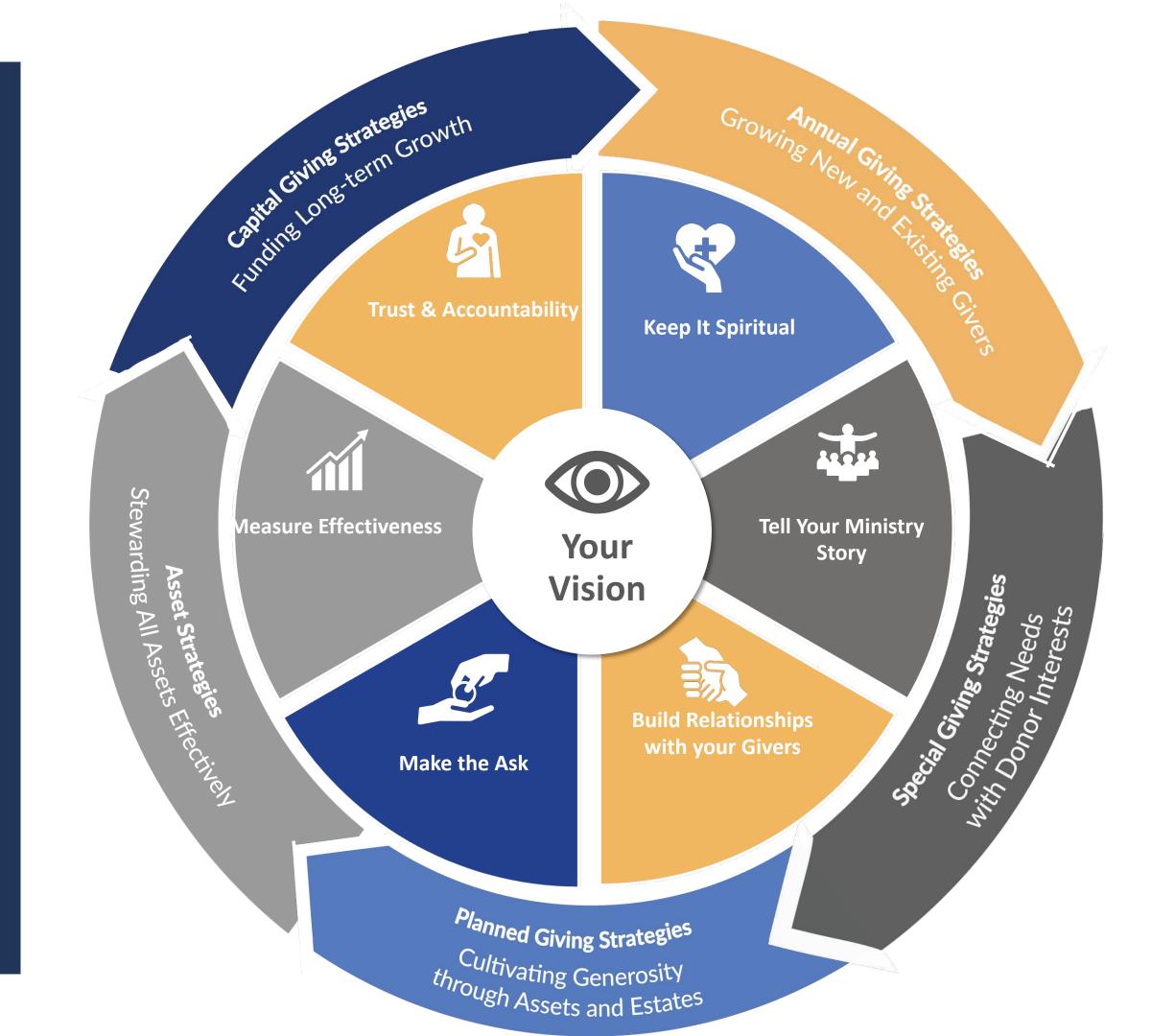


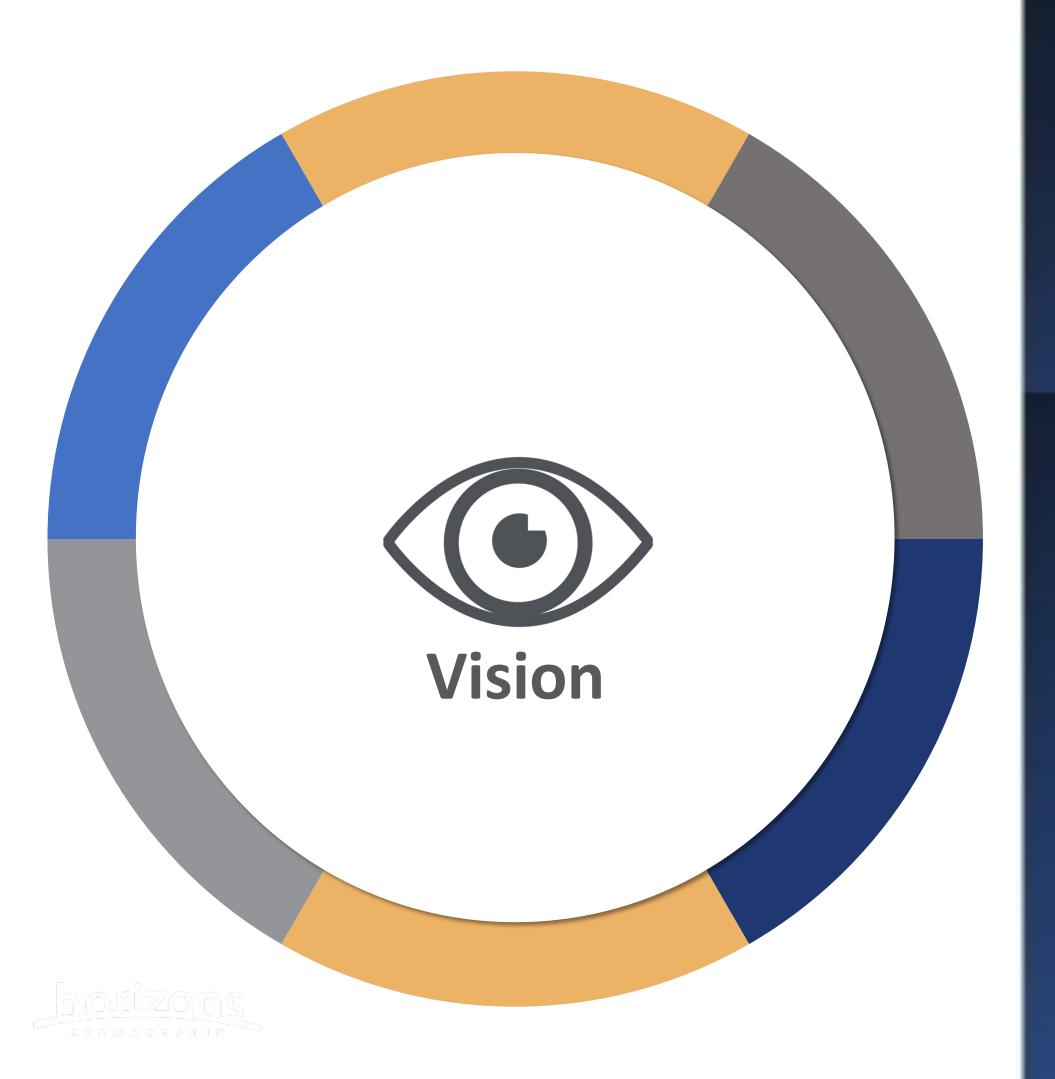


## What do you see in these charts?

It's not one thing.

# It's *everything* working together.





Missic Core B Discip

Vision Goals: Strate

#### Foundation

- Mission: Why we exist
- Core Beliefs: What we believe
- **Discipleship:** <u>Who</u> we are becoming

#### **Preferred Future**

- Vision: Where we are going
- Goals: What is the destination
- Strategies: <u>How</u> do we get there

## Keep It Spiritual



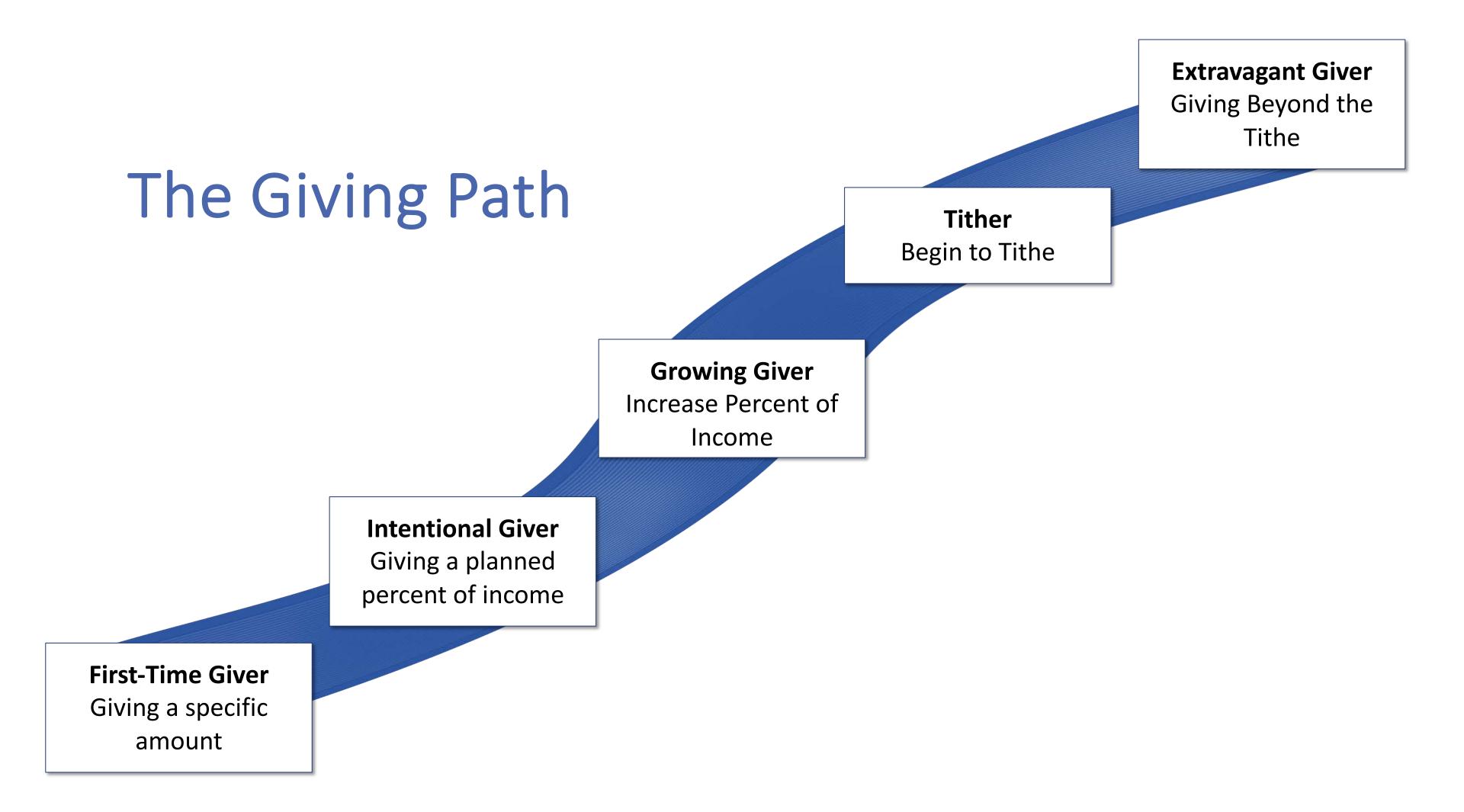
"Never talk about people's money apart from their discipleship!"

"Never talk about the church's money apart from its mission!"

Lovett Weems

## Practices, Strategies, & Habits

- 1. A written Theology of Stewardship, Giving, and Generosity (SGG)
- 2. A Discipleship Path that embraces SGG
- 3. A sermon/teaching series and small group focus on SGG every year (uncoupled from funding a budget)
- 4. Teaching proportionate/percentage Giving
- 5. A biblically-based personal money management offering
- 6. A Generosity Team



## THE GIVING PATH

**Transforming** Give beyond a tithe (10% + of income)

**Centered** 

Begin to give a tithe (10% of income)

Growing Give a planned percentage of income

**Exploring** Begin to give a specific amount.

#### **Deepening** Increase the percentage of income



Telling stories is at the heart of our faith.

Jesus told stories.

People remember and connect with stories.

#### Practices, Strategies, & Habits

- **1. A Case For Generosity**
- 2. Connecting giving to ministry impact and life-transformation in worship
- 3. Include stories of ministry impact in all communication channels (website/social media /newsletters **/giving statements**)
- 4. Allowing committed givers to share their giving journey
- 5. Use narrative or graphical representations (MAP/MSP) of the impact of your ministry as opposed to line-item spreadsheets

## A Case For Generosity



#### What is a Case for Generosity?

A Case for Generosity is a brochure that helps answer the following eight questions.

What is the mission and vision of your church?

What are the three or four vision initiatives that you hope to accomplish in the next three years?

What is your church currently doing at a WOW level?

Where is your church really making a difference inside and

What are your ministry dreams that aren't being

Why should people give to your church?

What are the various pathways to give to your

What are the (current) opportunities for Legacy Giving such as Planned Giving/Gift Planning?

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## Booklet Cover



# Cuyahoga Valley Church

## Table of Contents

Letter from Our Elders

Where We've Been...Where We Are

Mission & Vision

Theology of Generosity

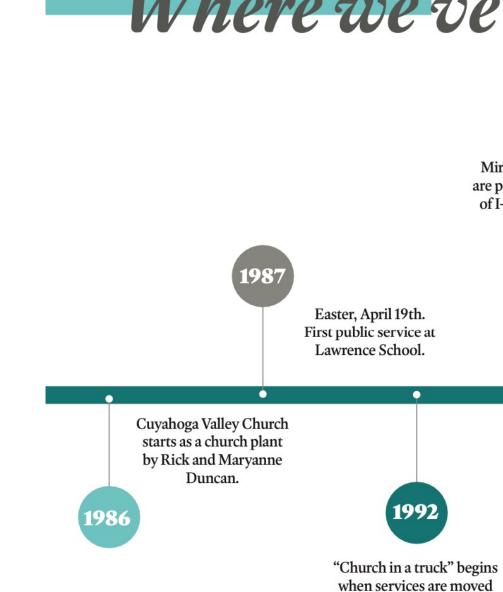
Current Accomplishments

Future Impact

Creative Ways to Multiply Giving

More Information







#### Timeline

Where we've been ...

Miracle of location. 16.5 acres are purchased on the NE corner of I-77 and Wallings for a new church building.

1994

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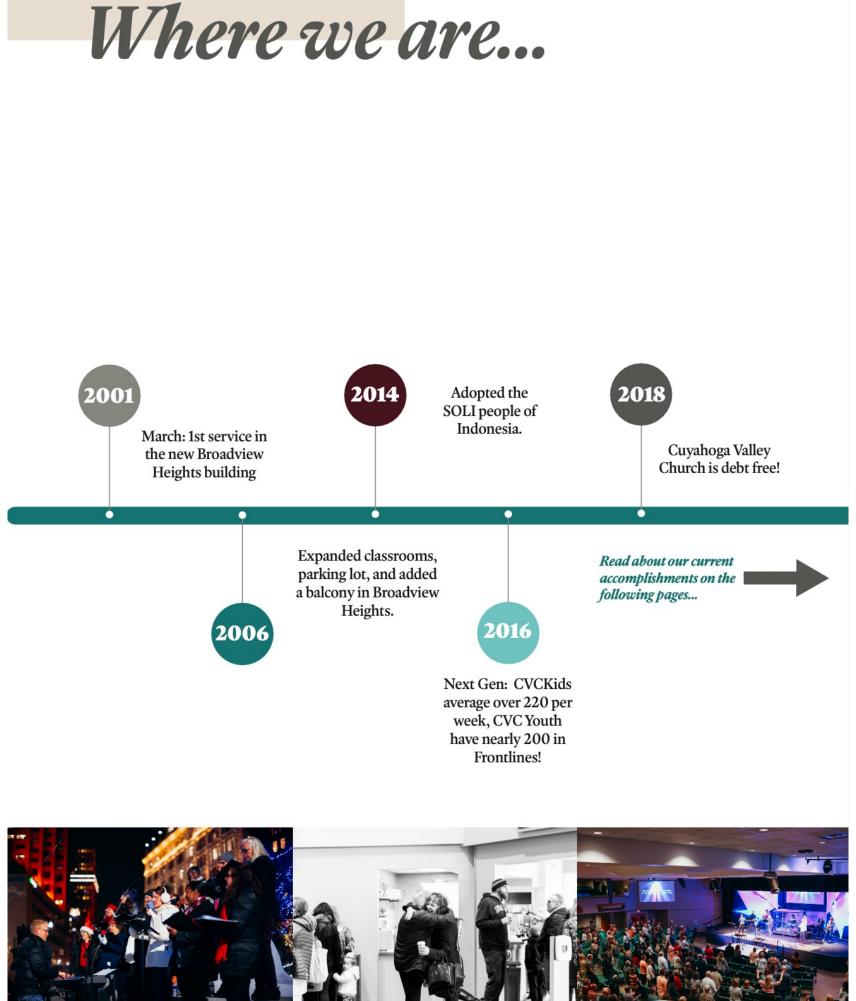
to Brecksville Middle School.



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Adopted Nzema unreached people group in Ghana, West Africa - planted churches, dug water wells and built a hospital.

#### 2001 2014 March: 1st service in the new Broadview Heights building Ö 0 0 Expanded classrooms, parking lot, and added Heights. 2006



#### Timeline

#### Mission and Vision

#### **Our Mission & Vision**



We take the good news of Jesus Christ to a world in desperate need of hope, healing, and transformation. Our mission simply stated is, "Inviting people to new life in Christ."

At CVC we are passionate and intentional about continuing our efforts to make an impact regionally and globally for Christ through our discipleship strategy - Invite, Equip, Send.

Our next step as a church is trusting God to help CVC equip our communities to be faithful, fruitful disciples who are abiding in Christ, serving the Lord according to their gifts, and sharing the love and message of Jesus.

#### Theology of Generosity

We believe that the evidence of our growth as disciples of Jesus will reveal itself in six areas which we call the "Fruit of New Life". The fruit of new life is best understood not by our activity, but by our identity, not by what we do, but by who we understand ourselves to be. As we grow in Christ, we will see ourselves as a: Beloved Child, Self-Feeder, Servant, Investor, Discipler, and Missionary.

Therefore, at CVC we will passionately pursue the equipping of our communities to become faithful, fruitful disciples who are abiding in Christ, serving the Lord according to their gifts, and committed to sharing the love and message of Jesus. By doing this we are strategically cultivating communities of disciple-makers who are like groves of life-giving trees locally and throughout the world.

Said another way, we want to become a unified family of believers who are motivated by the Great Commandment and devoted to the Great Commission.

For more information on the CVC Theology of Generosity, please contact Brenda Leisinger at bleisinger@cvconline.org.

## Theology of Generosity

### Opportunities

#### Opportunities...



#### **Broadview Heights Environment Improvements**

Our prayer is to provide a welcoming and safe environment where we can "Invite people to a new life in Christ and they can grow in their knowledge of Jesus Christ and his plan for their life. However our building is now feeling "tired" and needs some updates.





#### **Brunswick Campus**

God amazingly expanded our kingdom impact when First Baptist Church of Brunswick generously gave us their facilities. Today we have a rapidly growing location that is already making a positive impact in the local community with new families attending this campus, new LifeGroups being launched, and community outreach efforts taking place.



#### **CVCYouth Event Subsidies**

The two major events for CVCYouth - Winter Retreat and Summer Camp - cost just short of \$100,000 each year and 85% of the cost is passed along to the families of those who attend. Scholarships have been available for some CVC families with economic need but much more are needed.

### Current Accomplishments



### More Accomplishments



2021

Opened our 1st campus located in Brunswick. Reengaged sports camp, domestic mission trips, and live services at both campuses. Rolled out a revamped vibrant women's ministry.

2022

Expanded the Young Adult ministry. Increased our cultural diversity. Saw a movement toward greater generosity especially with the number of volunteers occupying staff roles at both campuses.

### Future Impact





**Equip: Investing in the Next Generation...** 



#### Invite: Caring for our campuses...



### Opportunities



#### **Equipping Parents of CVCKids & Young Adults**

God calls parents to be the primary encouragers of their children's spiritual growth as they teach them the Bible, pray with and for them, and prepare them for life. At CVC we desire to help parents in that calling by expanding our discipleship of parents, teaching them to weave faith into the fabric of the everyday lives of their children.





#### **CVCYouth Internships**

CVCYouth Internships have been one of the most impactful initiatives to develop equipped leadership over the last decade and is an effective recruiting tool for finding the best and the brightest for staffing our church and campus. We will need both host homes, where families from CVC graciously provide room and board for an intern for one year, as well as funding for each intern to fully implement this program.



#### **Church Planting**

CVC Missions plants and supports North American Missions Board (NAMB) churches in prayerfully chosen locations and partners with the International Missions Board (IMB) to support church planting amongst prayerfully chosen unreached people groups.

### Opportunities



Phase 2, which is currently underway, is fully funded and is scheduled to run through September 2023. At the end of Phase 2 approximately 60% of the Tipah Cluster bible translation project will be complete.

#### **Big 10 Missions**

CVC Missions partners with organizations that express the heart of Jesus for 'the least of these" (Matt 25). CVC Missions also encourages and equips the CVC members/attenders to engage in the identified areas of missional focus, with the goal of raising up additional lay leaders, church planters, and missionaries from within CVC's membership.





#### **Bible Translations**

Over the past 4 years, Cuyahoga Valley Church has raised \$340,000 to support the translation of the Bible of the Tipah Cluster project on Pearl Island. This is a multi-year/multi-phase initiative, with work scheduled to continue through 2026. Each phase of the project is estimated to cost \$350,000 and there will be at least three phases, possibly four.



Creative Ways To Multiply Giving

### Creative Ways to Multiply Giving

As you consider how God is leading you to give, don't overlook stored assets that you own. Gifts of appreciated property (stocks, real estate, mutual funds, collectibles, cars, etc.) often make great gifts with significant tax advantages.

# How To Multiply Giving

#### Sale of Assets

Sale of major assets, such as a house, car, land, stocks or a business provide available funds for giving.

#### **Bequest by Will or Trust**

Leaving instructions in a will or trust naming CVC as a beneficiary.

#### **Retirement Plan or Life Insurance**

Make a gift in your IRA or Life Insurance Policy naming CVC as a beneficiary.

#### **Split-Interest Gifts**

Provide tax savings and a stream of income

#### **Corporate Gifts**

Use your business as a such for giving to make significant donations

### Back Cover



Become a part of the vision and mission at CVC – contact us for more information on giving.

Brenda Leisinger Director, Generous Life Ministry bleisinger@cvconline.org

Scan this QR code to see more information on creative ways to maximize your giving and instructions on how to give.



### Build Giver/Investor Relationships



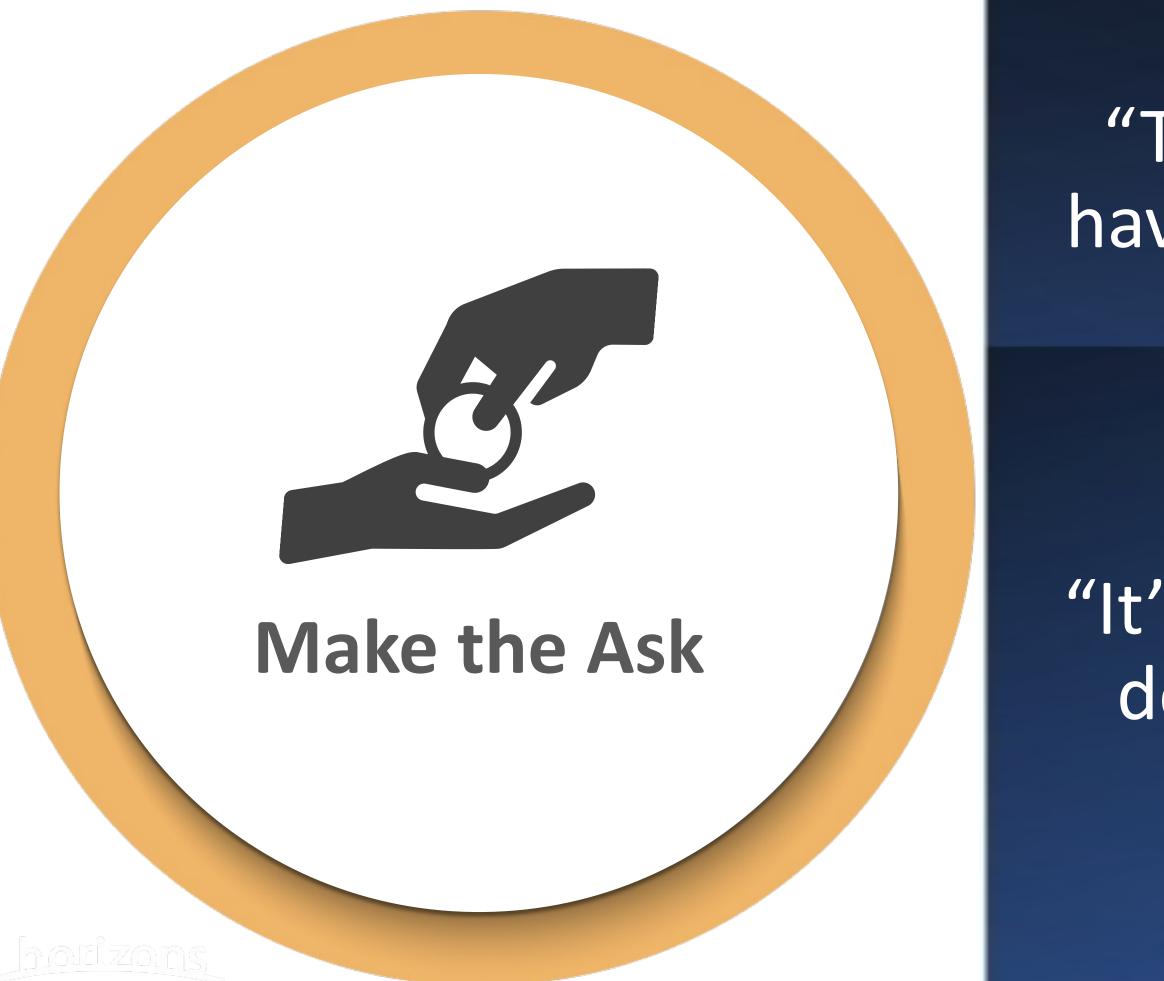
Discipleship takes place in the context of relationships!

# Resources follow relationships!

# People give to people!

# Practices, Strategies, & Habits

- 1. Identify, thank and engage new givers first, second, and third gifts
- 2. Implement a pastoral approach to reach out to Lapsed (paused) Givers
- 3. Develop a Ministry/Financial Leader engagement strategy
- 4. Disciple those that have the ability to give gifts of unique capacity to your church
- 5. Host Donor Gratitude Dinners (Asbury Church)



"The church doesn't have a giving problem; it has an asking problem!"

"It's amazing what you don't get when you don't ask..."

# Practices, Strategies, & Habits

- 1. Promote electron recurring giving)
- 2. Invite people to give at times other than a churchwide stewardship campaign
- 3. Include expectations for giving in new member/new attender classes
- 4. Develop a year-end giving strategy leveraging local/national giving days and a last week of the year focus
- 5. Use a giving path image (first time/intentional/growing/tithing/ transformative)
- 6. Develop an ongoing Planned Giving strategy.

### Promote electronic giving (emphasis on

### Measure Effectiveness



Numbers tell a story.

Numbers represent people.

# Practices, Strategies, & Habits

- annual metrics
- 2. Use donor analytics software and giving dashboards to measure effectiveness of giving and engagement strategies
- 3. Monitor changes in giving
- 4. Removing line items in the budget that are no longer effective or impactful.
- 5. Develop a Year-Round Generosity calendar

1. Track weekly, monthly, quarterly, and



EB 2022 – JAN 2023		B 2023 N 2024	DIFFEF	RENCE		
81		125		44	↑54.3%	
077.91	\$106,13	0.82	\$53,052	.91	↑100.0%	
me giving						
		GIVING	ŀ	IOUSEHO	LDS	
\$106,130.	82	2.68%	125	12.3	5%	
,858,646.	84 9	7.32%	887	87.6	5%	
e givers in th efore Feb 01	A TABLEY POPPA	eriod com	npared to t	those wh	10	

Househo	old Giving By Ba	and				Feb 2022 -	- Jan 2023	Feb 2023 – Jan 2024		í
BAND	HOUSEHOLDS		GIVING		AVG GIVING	3	% HOUSEHOLDS		% GIVING	
1	163	↑18.1%	\$11,567.25	↑16.9%	\$70.96	↓1.1%	16.14%	↑18.0%	0.29%	↑11.5%
2	224	↑1.8%	\$102,106.88	↓2.7%	\$455.83	<b>↓</b> 4.4%	22.18%	↑1.7%	2.58%	↓5.1%
3	347	↓8.7%	\$799,025.24	↓9.0%	\$2,302.67	↓ 0.4%	34.36%	↓8.8%	20.15%	↓11.5%
4	156	↑0.6%	\$968,203.63	↑3.2%	\$6,206.43	<b>↑</b> 2.5%	15.45%	↑0.6%	24.42%	↑0.4%
5	120	↑3.4%	\$2,083,874.66	↑8.3%	\$17,365.62	<b>↑</b> 4.7%	11.88%	↑3.3%	52.56%	↑5.3%
Totals	1,010	↑0.1%	\$3,964,777.66	↑2.8%	\$3,925.52	<b>↑</b> 2.7%	100%		100%	



Household Giving By Percentile Group						22 – Jan 2023	Feb 2023 –	eb 2023 – Jan 2024	
PERCENTILES	HOUSEHOLDS		% HOUSEHOLDS	GIVING		% GIVING	AVG GIVING	MAX GIVING	
1-49	502	↑0.6%	49.6%	\$236,370.06	↓15.7%	5.96%	\$470.86	\$1,315.74	
50-99	500	• 0.0%	49.41%	\$3,189,236.54	↑3.7%	80.44%	\$6,378.47	\$30,660.00	
100	10	• 0.0%	0.99%	\$539,171.06	↑8.1%	13.6%	\$53,917.11	\$92,629.72	
Totals	1,012	↑0.3%	100%	\$3,964,777.66	↑2.8%	100%	\$3,917.76		



Giving	By	Age	Group	
--------	----	-----	-------	--

Giving By A	Age Gro	ир					Feb 2022	Jan 2023	Feb 2023 – Jan 2024	
AGE GROUP	HOU	ISEHOLDS	TOTAL GIVI	NG	AVG GI	VING	50TH PERCENTILE		75TH PER	CENTILE
Unknown	253	↑10.0%	\$533,919.32	↑7.6%	\$171.51	↑10.6%	\$160.00	↓6.2%	\$400.00	• 0.0%
Under 20	5	↑150.0%	\$1,183.24	↓3.7%	\$49.30	↑28.4%	\$92.87	↑8.8%	\$126.26	↑22.3%
20-29	34	↓8.1%	\$37,881.87	↓ 17.9%	\$82.71	↑8.7%	\$100.00	• 0.0%	\$329.50	↑24.2%
30-39	98	↑1.0%	\$217,549.28	↓1.9%	\$156.29	↑8.4%	\$122.64	↓ 16.6%	\$401.00	↓1.9%
40-49	144	↑1.4%	\$496,767.72	↑13.1%	\$189.32	↑20.8%	\$200.00	↑33.3%	\$450.00	↑11.4%
50-59	158	↓7.1%	\$951,187.94	↑0.8%	\$289.73	↑7.5%	\$400.00	• 0.0%	\$800.00	↑14.3%
60-69	156	↑1.3%	\$944,628.14	↑1.7%	\$385.72	↑8.9%	\$400.00	• 0.0%	\$800.00	• 0.0%
70+	164	↓7.3%	\$781,660.15	↑0.4%	\$290.47	↑0.9%	\$400.00	↑19.4%	\$600.00	↑11.1%

#### Households By Age Group and Band

AGE         BAND 1         BAND 2         BAND 3         BAND 4         BAND 5           Unknown         115         91         87         24         13           Under 20         2         3         0         0         0           20-29         14         9         13         2         0           30-39         27         32         30         9         6           40-49         28         37         58         24         9           50-59         18         28         54         28         37           60-69         21         29         50         33         33           70+         11         24         72         38         23           Totals         236         253         364         158         121							
Unknown       115       91       87       24       13         Under 20       2       3       0       0       0         20-29       14       9       13       2       0         30-39       27       32       30       9       6         40-49       28       37       58       24       9         50-59       18       28       54       28       37         60-69       21       29       50       33       33	1,132	121	158	364	253	236	Totals
Unknown       115       91       87       24       13         Under 20       2       3       0       0       0         20-29       14       9       13       2       0         30-39       27       32       30       9       6         40-49       28       37       58       24       9         50-59       18       28       54       28       37	168	23	38	72	24	11	70+
Unknown       115       91       87       24       13         Under 20       2       3       0       0       0         20-29       14       9       13       2       0         30-39       27       32       30       9       6         40-49       28       37       58       24       9	166	33	33	50	29	21	60-69
Unknown       115       91       87       24       13         Under 20       2       3       0       0       0         20-29       14       9       13       2       0         30-39       27       32       30       9       6	165	37	28	54	28	18	50-59
Unknown       115       91       87       24       13         Under 20       2       3       0       0       0         20-29       14       9       13       2       0	156	9	24	58	37	28	40-49
Unknown         115         91         87         24         13           Under 20         2         3         0         0         0	104	6	9	30	32	27	30-39
Unknown 115 91 87 24 13	38	Θ	2	13	9	14	20-29
	5	0	Θ	Θ	3	2	Under 20
AGE BAND 1 BAND 2 BAND 3 BAND 4 BAND 5	330	13	24	87	91	115	Unknown
	TOTALS	BAND 5	BAND 4	BAND 3	BAND 2	BAND 1	AGE



# LFC Year-Round Generosity Calendar Draft 2020/2021

#### August

- 2 Giving Impact Story
- 9 Giving Impact Story
- 16 Giving Impact Story
- 23 Giving Impact Story
- 30 Giving Impact Story
  - o Each Tuesday First Time Giver List generated for follow up note
  - Last Tuesday of the month Interrupted Giver List generated for follow up
  - o Calendar a Leadership Summit for November
  - Present **Theology of Stewardship** to Elder Board
  - Relational connections by Mike and Aron (notes/lunches)

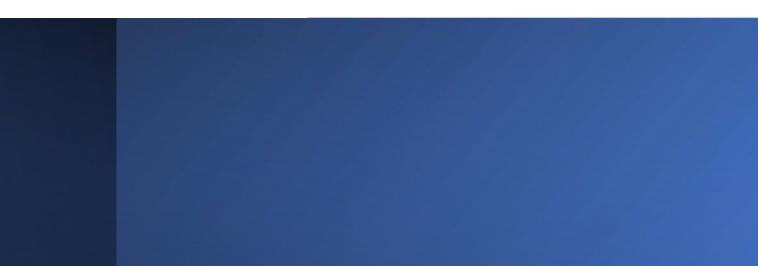
#### September

- 6 Giving Impact Story
- 13 Giving Impact Story
- 20 Giving Impact Story
- 27 Giving Impact Story
  - Each Tuesday First Time Giver List generated for follow up note
  - Last Tuesday of the month Interrupted Giver List generated for follow up
  - **Begin Promoting Financial Peace University** for First Quarter 2021
  - Schedule Generosity Team meeting for October
  - **Relational connections** by Mike and Aron (notes/lunches)

### August and September

ote for follow up

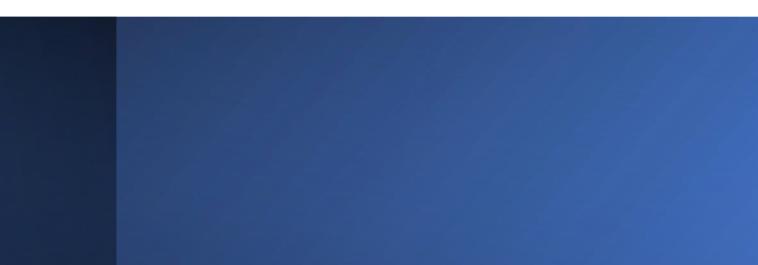
ote for follow up 2021



#### October

- 4 Giving Impact Story
- 11 Giving Impact Story
- 18 Giving Impact Story
- 25 Giving Impact Story
  - **Each Tuesday** First Time Giver List generated for follow up note Ο
  - **Last Tuesday** of the month Interrupted Giver List generated for follow up Ο
  - **Send Invitation** to Financial and Ministry Leaders to Leadership Summit Ο
  - Send Third Quarter Giving Statement with stories of ministry impact Ο
  - **Schedule** Generosity Team meeting for November Ο
  - **Relational connections** by Mike and Aron (notes/lunches) Ο
  - **Promote** upcoming Generosity Initiative Ο
  - **Promote** Planned/Legacy Giving Ο
  - **Distribute** Theology of Stewardship brochure Ο

### October



# Maintain Trust and Accountability



Funds (2023) Wedding

*Children's Home President Misused Funds (2023)* 

Indiana pastor arrested after embezzling church funds to pay credit card balances (2023)

Woman charged with embezzling funds from Tucson church (2023)

Church Secretary Embezzled Over Half a Million Dollars to Pay for Wedding

Church Treasurer, 79, Accused of Embezzling Money From North Carolina Church

A Church's Response When a Trusted Minister Embezzled Funds

### Christianity Today 1.30.24

From news editor Daniel Silliman: The CT news team sees a lot of numbers in a lot of stories every year, but here's one I haven't been able to stop thinking about: 27 percent of churches that lose money in embezzlement don't report it.

That number comes from a survey of churches reporting on their own activity. More than a quarter said they'd had someone in their church steal from the collection plate or a bank account or a church credit card and they didn't report it to authorities—and sometimes not even to other church leaders. That's a lot of secrecy. That's a lot of fraud that doesn't see the light of day. So whenever we at CT report on money stolen from churches and charities,

### Christianity Today 1.30.24

I wonder how much more of it we don't see. The Center for the Global Study of Christianity thinks about 6 percent of all charitable giving is lost to fraud, which will amount to about \$170 billion in 2050. People will always be tempted, of course.

But are there ways to reduce that temptation? Church Law and Tax, a ministry of CT, suggests several simple ones: 1) Get multiple people involved in handling money, 2) rotate responsibilities regularly, and 3) cultivate a culture of accountability, where people don't get offended by requests for transparency.

And, finally, something close to the heart of this Christian journalist: Remember that transparency encourages honesty.

# Practices, Strategies, & Habits

- **1. Conduct an annual Financial Review** (audit)
- 2. Provide an Annual Report
- **3. Develop a Financial Internal Controls** Policy
- 4. Develop a Gift Acceptance Policy
- 5. External evaluation and accreditation
- (ROI)
- givers!

(CapinCrouse/Evangelical Council for Financial Accountability)

6. Implement annual spending evaluations

7. Always act in the best interests of your

# If You Could Only Implement 6 of the 34 Strategies...

### My 6...

- Path)
- 2. Stories of Ministry Impact
- **3. First Time/Lapsed Giver Initiative**
- 4. Ministry and Financial Leader Summits
- 5. Develop a Case For Generosity
- 6. Develop A Year-Round Generosity Calendar

#### **1. Teach Percentage Giving (connect to Giving)**

# Questions?



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