



STEWARDSHIP
SERIES

1st Annual

CHURCH STEWARDSHIP SURVEY



Enhancing Trust



1st Annual Church Stewardship Survey Executive Summary

Another resource from ECFA!

In Chris McDaniel's powerful book, *Igniting a Life of Generosity*, with 21 inspirational stories, he describes a young girl in a Pennsylvania church in the late 1800s. Prompted by God, young Hattie May Wiatt began saving money for a larger church building, but tragically died in her youth before the money was raised.

Hattie's pastor, however, saw an opportunity. He leveraged the 57 cents this young faith-filled believer had saved and inspired his congregation to multiply that into \$250!


Imagine this now: The multiplication continued so that by 1912 the church had expanded and grown to over 5,600 members!

Church stewardship and generosity take on many forms in both our ECFA-accredited churches and other churches across the globe. Our vision is that, increasingly, there will be a high commitment among Christ-followers to honor God with extravagant generosity!

"Don't pile up treasures on earth, where moth and rust can spoil them and thieves can break in and steal. But keep your treasure in Heaven where there is neither moth nor rust to spoil it and nobody can break in and steal. For wherever your treasure is, you may be certain that your heart will be there too!" (Matthew 6:19-21, *J.B. Phillips New Testament*).

ECFA is privileged to publish this Executive Summary of the 1st Annual Church Stewardship Survey. It is encouraging on many levels—but you'll also read where biblical stewardship improvement is needed in ECFA-accredited churches. The survey results are already helping ECFA better understand and respond to the stewardship needs of larger churches.

We encourage you to share this report with your senior team, stewardship staff, volunteers and committees, and your church board and elders. This resource, along with hundreds of other resources available in the ECFA Knowledge Center and ECFA webinars, will enrich your work as a church leader. As you faithfully serve in your calling to your local church and the world, may God grant you wisdom and vision!



Dan Busby
President
ECFA

1st Annual Church Stewardship Survey Advisory Panel

ECFA is grateful for the wisdom, insight, and detailed practical help of the 1st Annual Church Stewardship Survey Advisory Panel. Panelists included:

DENISE CRAIG

Chief Financial Officer
Abba's House
Hixson, Tennessee
www.abbashouse.com

DANNY de ARMAS

Senior Associate Pastor
First Baptist Church of Orlando
Orlando, Florida
www.firstorlando.com

ERIC C. HEARD

Pastor of Stewardship
Mariners Church
Irvine, California
www.marinerschurch.org

CATHI M. LINCH, CPA, CGMA

Financial Operations Leader &
Treasurer
LifeChurch.tv
Edmond, Oklahoma
www.lifechurch.tv

MARC McMURRIN

Executive Director of Operations
Northland, A Church Distributed
Longwood, Florida
www.northlandchurch.net

STEPHEN RHOADS

Former CFO
The Brooklyn Tabernacle
Brooklyn, New York
www.brooklyntabernacle.org
Now serving as
Executive Vice President
Billy Graham Evangelistic Association
Charlotte, North Carolina
www.BillyGraham.org

MATT SUNDSTEDT

CFO/Director of Operations
Willow Creek Community Church
South Barrington, Illinois
www.willowcreek.org

SUTTON TURNER

Executive Pastor
Mars Hill Church
Seattle, Washington
www.marshill.com

EMILY VerSTEEG

Church Administrator
Crossroads Fellowship Church
Raleigh, North Carolina
www.crossroads.org

GARY WHITENACK

Director of Finance
Southeast Christian Church
Louisville, Kentucky
www.southeastchristian.org



SPECIAL THANKS TO JOHN PEARSON, PROJECT COORDINATOR. President of John Pearson Associates, Inc., a board governance and nonprofit management consulting firm in San Clemente, California, John Pearson served 30 years as a ministry CEO, including 25 years as the CEO of Christian Management Association (now called Christian Leadership Alliance), Willow Creek Association, and Christian Camp and Conference Association. He is the author of *Mastering the Management Buckets: 20 Critical Competencies for Leading Your Business or Nonprofit*. John is also the editor and publisher of *Your Weekly Staff Meeting* eNews, and writes the weekly blog for ECFA, *Governance of Christ-centered Organizations*.

ECFA also expresses special appreciation to Cameron Doolittle, president and CEO of Jill's House (JillsHouse.org) in Vienna, Virginia, a unique ministry serving children with special needs. Cameron provided outstanding analytical and editorial assistance on this project.

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Enhancing Trust

1st Annual Church Stewardship Survey Executive Summary

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Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1-3 years?”

Answer:

EDUCATING and MOTIVATING

“Biblically educating and motivating new believers to give. Seems this younger generation gives to what they see. Need to ‘show’ them more often and more clearly.

But also need to teach them what the Bible says about giving as a part of their worship.”



Enhancing Trust

Introduction

Inside:

**10 highlights,
145 open-ended comments,
14 strategic observations,
next step resources,
and much more!**

This marks the first year that ECFA has conducted a nationwide survey on church stewardship practices among the growing list of over 100 ECFA-accredited churches. As of this publication, ECFA now accredits 20 of the largest 100 churches in the U.S.

The 2014 survey was sent to a key leader at each ECFA-accredited church in July 2013. In addition, an identical survey was sent to almost 1,000 churches that are not yet accredited by ECFA.

This Executive Summary includes these sections:

☐ **The Top 10 Highlights from the Survey**

- Read Section 1 for the Top 10 highlights. There is a wide continuum of practices regarding the senior pastor's knowledge of who is giving. Just 10% of senior pastors know who is giving and how much.
- This section also includes what church leaders say are the Top 5 obstacles for increased giving.

☐ **Open-ended Questions**

- Read Section 2 for the anonymous open-ended responses to the question, "TRENDS: What is one trend (perhaps the most important to you) in biblical stewardship, giving, or financial management that you are diligently tracking?"
- This Executive Summary includes a sampling of 145 open-ended comments from more than 500 individual comments received. The Comprehensive Report (see page 47) includes additional analysis and the complete and unedited list of responses to these additional questions that, due to space limitations, are not included in the Executive Summary, such as:
 - **Greatest Need/Issue.** What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?

- o **Next Generation Givers.** Do you have intentional programs, tools, or materials to train the next generation in stewardship and generous giving? (5 options among 4 age groups)
- o **Giving Channels/Methodologies.** Check all of the giving channels and methodologies (or approaches) that you are currently using (23 options).
- o **Giving Program/Net Dollars.** What stewardship or giving program or method generates the largest amount of net dollars in your church?
- o **Growth Trends.** Thomas Bandy writes in the foreword to the book, *Effectiveness by the Numbers: Counting What Counts in the Church*, by William Hoyt, “Your mission is what you measure.” So if you do measure the following areas, please indicate what has grown, not grown, or declined over the last 12–18 months.

❑ **14 Strategic Observations About Leading Churches**

- Read Section 4 for the fascinating strategic observations about leading churches, including this pop quiz:

Which door is most effective for churches that are growing their giving?

- Door #1: Attract more givers?
- Door #2: Encourage current givers to grow in generosity?

❑ **Facts, Fractions, and Factoids**

See Section 5 for trends, tidbits, and benchmarking information on staff size, stewardship staff size, senior pastor tenures, and much more.

Question:

ANY OTHER COMMENTS?

“Do you have any other comments or questions about biblical stewardship, giving, and/or church financial management?”

Answer:

OUR CURRENT PASTOR IS OLD SCHOOL

“Our current preaching/teaching pastor is old school in that he believes that a sermon on stewardship once a year is sufficient.

He struggles with the concept of generosity, and as part of the Generous Church assessment, we were provided a suggested outline for a 4-week series on generosity, which was essentially ignored.

We are experiencing the results of the idea: preachers don’t preach it because seminaries don’t teach it.”

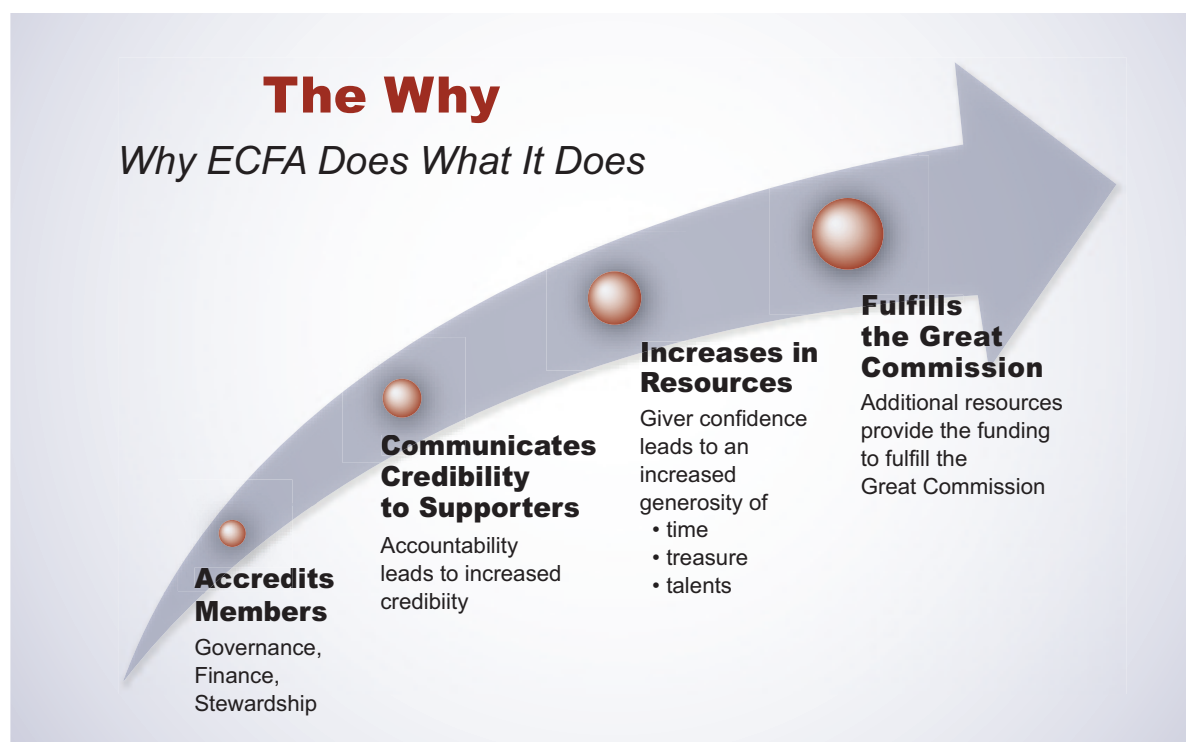
1st Annual Church Stewardship Survey

The Strategic Role of Biblical Stewardship in Churches

ECFA serves its accredited churches in three strategic areas:

- Governance
- Finance
- **Stewardship**

Consequently, ECFA conducted this comprehensive survey in July 2013 to discern the current stewardship practices, needs, and challenges of ECFA-accredited churches. ECFA also conducted the 1st Annual ECFA Nonprofit Fundraising Survey in 2013. (See page 47 for more information.)



In ECFA's publication, *Focus on Accountability* (Fourth Quarter 2010), ECFA President Dan Busby articulated the "Why, What, and How" of ECFA in the president's column, "Much More Than a Seal."

This chart, "The Why: Why ECFA Does What It Does" was included in the article—and documents the foundational role of stewardship and the generosity of givers in ECFA's mission.

This survey is one of several fundraising/stewardship projects initiated by ECFA in order to assess current needs and to address the scope of future ECFA products, programs, and services for both current and future ECFA-accredited organizations.

Survey Methodology and Responses

In July 2013, ECFA emailed this survey to the “donor contact” on file for each ECFA-accredited church. A total of 62 church leaders participated in the survey—an amazing 64% response. Of those who responded, 34% were executive pastors, following by a 32% response from chief financial officers and finance directors.

A second identical survey was emailed to a high quality list of leaders from churches that are not accredited by ECFA. A total of 78 responses were received. Again, the largest response, 41%, was from executive pastors, following by a 20% response from chief financial officers and finance directors. A second reminder email was sent to both groups prior to the deadline.

ECFA Survey Emailed to:	Total Recipients	Total Responses	Percentage Response
ECFA-Accredited Churches Attn: Executive Pastor, Stewardship Pastor, CFO, or Finance Director	97	62	64%
Churches <i>not</i> accredited by ECFA Attn: Executive Pastor, Stewardship Pastor, CFO, or Finance Director	1,000	78	8%

Survey software. The emails were sent under ECFA President Dan Busby’s name, and the survey and the reminder included a link to the online survey. “Survey Monkey” was the online survey software used.

Question types. The survey, admittedly, was long—43 questions. The Advisory Panel was hopeful that the potential value of the survey results would inspire church leaders to drink plenty of coffee—and contribute to this important Kingdom research. The survey included the following types of questions:

- Multiple choice
- 5-point rating scale (example: strongly agree to strongly disagree)
- Top 5 options (limited to 5 choices from a longer list)
- Open-ended comments

Comprehensive report with raw data. The comprehensive report, including all raw data and open-ended comments, is available for purchase, subject to copyright restrictions and intended use. There are several format options available. The data includes:

- ECFA-accredited churches: raw data (62 churches responding; 95 pages)
- Churches not accredited by ECFA: raw data (78 churches responding; 98 pages)
- Complete report **with** analysis
- Complete report **without** analysis

The data, unavailable from any other source, will be of great value to researchers, seminary and academic institutions, denominational leaders, church consultants, and others. Customization of the survey for individual churches, associations, and other groups is available.

DEFINITION OF TERMS

☐ **“Biblical Stewardship”**

☐ **“Stewardship Team”**

The following explanatory information was included in the survey:

☐ **TEACHING AND INSPIRING PEOPLE IN “BIBLICAL STEWARDSHIP”**

The questions in this section relate to how your church teaches, trains and inspires your people in “Biblical Stewardship.” (You may use a different term internally or externally.)

What do we mean by “Biblical Stewardship”? In the chapter by Dick Towner, “The Church’s Leadership Role in Bringing Stewardship Front and Center” (from the book, *Revolution in Generosity*, Wesley K. Willmer, Editor), Towner writes:

Every church has a stewardship culture, either by design or by happenstance—a set of beliefs and values regarding an individual’s relationship to their money and possessions. A sub-biblical stewardship culture creates behavioral expectations for Christians that hinder a scriptural response to the culture’s mores about wealth and property.

☐ **SENIOR PASTOR & “STEWARDSHIP TEAM”**

Casting the Vision for Funding Your Ministry

This section addresses how your senior pastor (with the team) creates the environment and the vision so when you ask people to give to God’s work, through your church, it is seen as an act of worship, stewardship, and obedience to God, and not just “meeting the budget needs by year-end.”

The survey uses the term, “Stewardship Team”—the formal or informal term for staff, elders or board members, and volunteers who collaborate on inspiring people in biblical stewardship and who also coordinate the week-by-week giving methodologies, receipting, and overall financial management.

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

HOW MUCH TO GIVE AWAY

“As it relates to the contributions the church receives, balancing how much to give away with how much to spend on our growth.”

How to Use This Survey in Your Church

Church leaders focus on biblical stewardship and generosity because the Bible teaches that a fully devoted follower of Christ is a steward of their God-given resources. As Randy Alcorn famously wrote in *The Treasure Principle: Discovering the Secret of Joyful Giving*,

**“God owns everything.
I’m His money manager.”**

Church leaders will avoid the temptation to focus on biblical stewardship and generosity merely to meet the church’s annual budget. Church leaders will not substitute slogans for Scripture (even though this report highlights some powerful slogans!). Even if gifts from members and attendees will be used for God-honoring projects and outreach, pastors and boards know that a budget-driven focus is short-sighted. An inappropriate focus on budget and fiscal year-end giving—versus a biblical emphasis on the power of generosity—will dangerously skew a growing Christian’s understanding of how God views money, possessions, and generosity.

Yet church budgets are important! So here are several ways to leverage the survey results with your church staff, board, elders, and key volunteers:

- ☐ **1. Benchmark** your church’s current practices against the average responses in this survey. Do you need to refocus? Inspire your people? Train your staff? Model generosity first?
- ☐ **2. Circulate** this Executive Summary to your key people (staff, board, elders, volunteers, major givers). Ask for their input and recommendations.
- ☐ **3. Spiritually discern** your next steps. Do you need training in biblical stewardship and generosity? Is there a book or a strategic resource that everyone should read or view?

Dick Towner, former executive director of Good \$ense Stewardship at Willow Creek Association and director of finance at Willow Creek Community Church, teaches that churches must do three things (A, B, and C) when inspiring their people to give to God’s work:

- ☒ **Articulate a compelling vision.** You must repeat it often, because as Bill Hybels writes in *Axiom: Powerful Leadership Proverbs*, “Vision Leaks!”
- ☒ **Build trust.** Follow the best practices for accountability and transparency in financial reporting and financial oversight. (Towner recommends ECFA accreditation.)
- ☒ **Communicate results.** Ensure that there is continuing feedback so people see the evidence of their giving: inspiring stories of changed lives and spiritual transformation.

Towner quotes Ben Patterson, who observed,

**“There is no such thing as being right with God
and wrong with your money.”**

Section 1

Top 10 Highlights from the Survey

- ❑ **HIGHLIGHT #1. There is a wide continuum of practices regarding the senior pastor's knowledge of who is giving—and how much.** Just 10% of senior pastors know who is giving and how much. Another 7% know who is giving but not how much. Just under 47% of senior pastors can make specific inquiries on giving but they do not routinely have access to giving records. Just over 24% of all senior pastors never know who is giving nor how much.
- ❑ **HIGHLIGHT #2. Two-thirds of churches have no written biblical generosity strategy.** Just 31% of churches said they had a written strategy for inspiring people in biblical generosity, while 43% affirmed they had a written core value on biblical stewardship. And 58% said they did not have a written philosophy for teaching people what the Bible says about money and possessions.
- ❑ **HIGHLIGHT #3. Church leaders are extremely satisfied with how they manage financial resources but less satisfied with how they cast the vision for funding the ministry.** A stunning 97% of church leaders were extremely satisfied or very satisfied that they are managing the church's financial resources with trust and integrity. Yet just 50% were extremely satisfied or very satisfied with how they were casting the vision for funding the church's total ministry.
- ❑ **HIGHLIGHT #4. Senior pastors are strong in teaching biblical stewardship but need improvement in developing relationships with major givers.** More than 77% said their senior pastor's ability at teaching biblical stewardship was extremely effective or very effective. Yet almost half said their senior pastor's ability at developing relationships with major givers could be improved. Here's how they rated their senior pastors on the major giver question: extremely effective (20%), very effective (20%), moderately effective (21%), slightly effective (16%), or not at all effective (9%).
- ❑ **HIGHLIGHT #5. The 80/20 Rule is still true (almost).** While 26% responded that 20% of their people give 80% of the dollars ("The 80/20 Rule"), another 25% said that 25% of their people give 75% of the gifts. But note this: Over 15% are tracking above the 80/20 Rule with a range of 5% to 15% of people giving between 85% to 95% of the dollars. The "we don't know" box was checked by 11%.
- ❑ **HIGHLIGHT #6. Leaders indicate strong satisfaction with both achieving budget goals and keeping spending under budget.** Over 76% of churches said they were extremely effective or very effective at achieving budgeted revenue goals over the last 12 to 18 months (2012 through July 2013). Almost 77% said they were also extremely effective or very effective at spending less than their budgeted expense goals for the same period.
- ❑ **HIGHLIGHT #7. Spiritual complacency and inadequate understanding of biblical generosity were ranked as the two greatest obstacles to increased giving.** Church leaders were asked to rank the Top 5 areas that are currently the greatest obstacles to increasing giving. Just over 24% said both "spiritual complacency among members/attendees" and "inadequate understanding of biblical generosity" were the "#1 Obstacles," yet "current economic environment" had the most Top 5 votes.

- ❑ **HIGHLIGHT #8. Churches have embraced digital giving.** More than half of all ECFA-accredited churches are leveraging a wide variety of digital giving tools for their people including credit cards, debit cards, electronic bill pay, electronic funds transfers (EFT), and online giving via the church website. Of 56 ECFA-accredited churches that responded to this question, 12 are using giving kiosks and another 8 churches are planning to add kiosks in the next 12 months, so almost 36% of ECFA-accredited churches in this survey are including kiosks in their digital giving menus.
- ❑ **HIGHLIGHT #9. When asked what kind of stewardship training the church provides to staff, board, and volunteers, approximately 40% to 50% of churches said “none.”** The survey asked church leaders to identify the kind of training provided over the past 12–18 months in the area of biblical stewardship and growing generous givers. *No training* was provided to 43% of senior pastors, 50% of elders and/or board members, 43% of the stewardship staff, and almost 57% of church staff from other departments.
- ❑ **HIGHLIGHT #10. What needs fixing or improving? Adding more givers.** Church leaders agreed or strongly agreed that three key areas need fixing or improving: (1) adding more givers (92.3%), (2) understanding and coaching givers in biblical generosity (91.9%), and (3) moving current givers to higher giving amounts (89.6%).
- ❑ **BONUS HIGHLIGHT. Giving to evangelical churches and ministries outpaces giving to secular charities.** According to the *2013 ECFA State of Giving Report* (comparing 2011 to 2012), giving to ECFA-accredited churches showed an increase of 5.2% in cash charitable contributions: \$805 million to \$847 million. (See the news release on page 22.)

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

LEGACY GIVING

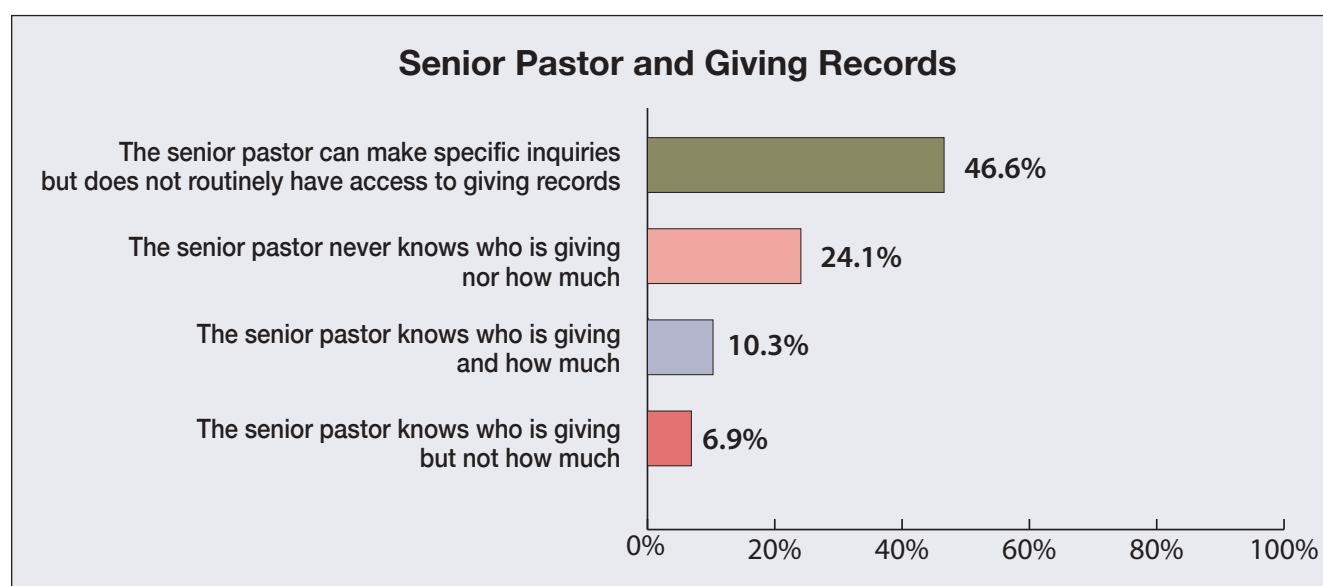
“Legacy giving education and opportunities, and increase number of giving units.”

HIGHLIGHT #1. There is a wide continuum of practices regarding the senior pastor's knowledge of who is giving—and how much. Just 10% of senior pastors know who is giving and how much. Another 7% know who is giving but not how much. Just under 47% of senior pastors can make specific inquiries on giving but they do not routinely have access to giving records. Just over 24% of all senior pastors never know who is giving nor how much.



In the Spring 2013 issue of *Leadership Journal*, with the theme, “Money: Funding Your Ministry Without Losing Your Soul,” former pastor Jack Connell (now a college and seminary Senior VP of Advancement) writes about “The Power of the Ask: 7 Fund-raising Principles for Pastors.” He asks, “Should the pastor have access to the giving records of individuals in the congregation?”

QUESTION: So...what is the practice at your church? Does your senior pastor have access to the giving records of individuals in the congregation?



OTHER RESPONSES: 12%

In both surveys, 12% of ECFA-accredited and non-accredited churches checked “Other.” There was no appreciable difference between both groups. Here are sample responses:

- “The senior pastor can inquire about people, not amounts, only frequency.”
- “Historically, we have not had access. Because of the challenges from Giving Rocket and *Contagious Generosity*, we’re changing that and elders/pastors will have visibility to their flock groups so they can be discipling and mentoring them in these areas. Some pastors will have visibility of highest givers so that we can intentionally cultivate them in that gift.”
- “Our pastoral team (made up of six senior staff) reviews the giving records once each year.”
- “The senior pastor does not have access to records but is made aware of key donors so he can thank them periodically.”

- “The senior pastor receives a list of contributors once per year.”
- “Senior pastor knows if potential leaders give (requirement), but not how much.”
- “Senior pastor knows of big gifts.”
- “The senior minister only gets the top 20% weekly.”

Other Practices by Senior Pastors Regarding Board/Leadership Giving:

- “The senior pastor never knows who or how much, except a general ‘yes’ or ‘no’ about board members and staff members.”
- “He only knows if the elders are generous and regular givers, but never how much; nor any of the congregational details.”
- “He inquires whether or not a person in leadership is giving consistently, but doesn’t ask for an amount.”
- “The senior pastor does not know who or what is given by individuals—unless they are being considered for board terms.”

Insight

Perhaps at your next senior staff meeting, or a board or elders meeting, share the results of this survey (and the special “money” issue from *Leadership Journal*). Possible discussion questions:

- Is everyone knowledgeable (and in agreement) with our current practice?
- Have we landed on our current practice by design or by default?
- Does Scripture give us any guidance on this subject?
- What other resources should we study before considering a change in our practice?

RESOURCE:

Note: All back issues and articles from *Leadership Journal* are archived at www.LeadershipJournal.net and available free to current subscribers.

“The Power of the Ask: 7 Fund-raising Principles for Pastors,” by Jack Connell, is a very helpful four-page article from *Leadership Journal* (Spring 2013) and includes these seven insights:

- 1) Embrace Your Role
- 2) The Power of the Ask
- 3) The 90/10 Rule
- 4) What Giving Records Reveal
- 5) Leaders Need to Be Givers
- 6) Donors Deserve Full Disclosure
- 7) The Power of Appreciation

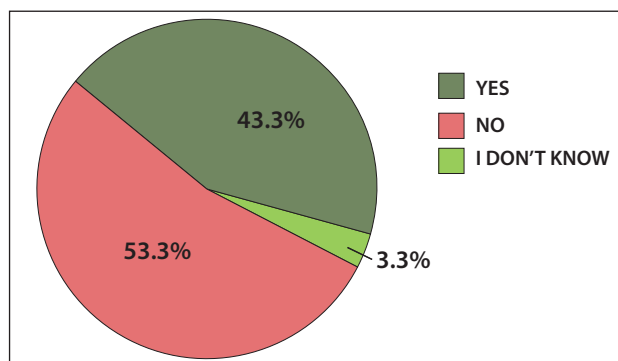
“Henri Nouwen wrote, ‘Asking people for money is giving them the opportunity to put their resources at the disposal of the Kingdom.’ Fundraising is ministry. It is a spiritual enterprise. It’s teaching people to emulate the God who loved the world so much that he gave. And if it’s true that we cannot serve both God and money, then asking people to participate in Christian philanthropy is an essential component of discipleship. It is nothing to feel embarrassed or awkward about. Rather, fundraising for God’s work is a mission-critical role which church leaders must learn to embrace.”

HIGHLIGHT #2. Two-thirds of churches have no written biblical generosity strategy. Just 31% of churches said they had a written strategy for inspiring people in biblical generosity, while 43% affirmed they had a written core value on biblical stewardship. And 58% said they did not have a written philosophy for teaching people what the Bible says about money and possessions.

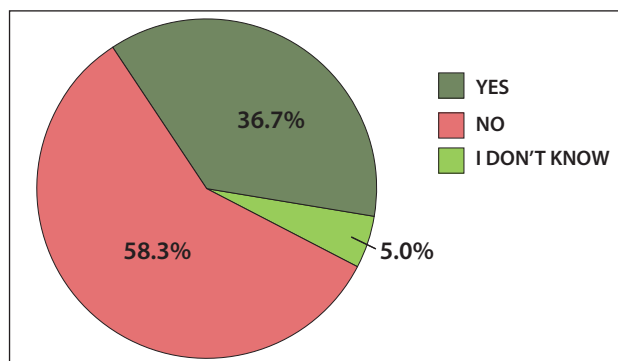
WRITTEN STEWARDSHIP DOCUMENTS

QUESTION: *Please indicate if your church has the following written documents:*

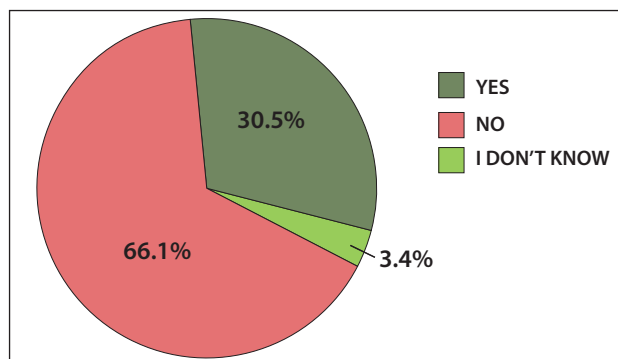
A written core value on biblical stewardship:



A written philosophy for teaching people what the Bible says about money and possessions:



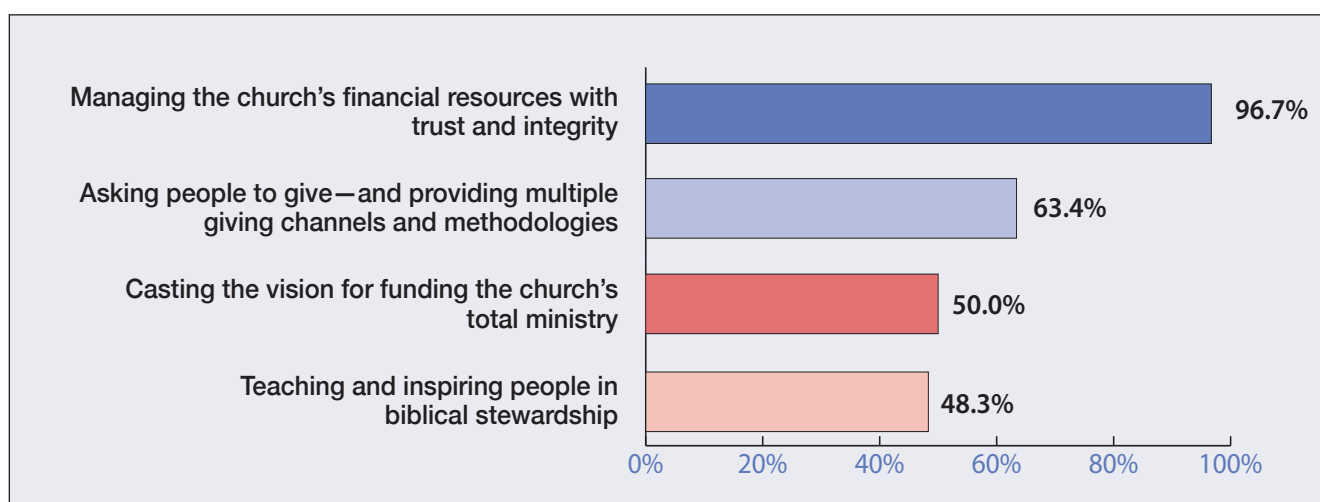
A written strategy for inspiring people in biblical generosity:



HIGHLIGHT #3. Church leaders are extremely satisfied with how they manage financial resources but less satisfied with how they cast the vision for funding the ministry. A stunning 97% of church leaders were extremely satisfied or very satisfied that they are managing the church’s financial resources with trust and integrity. Yet just 50% were extremely satisfied or very satisfied with how they were casting the vision for funding the church’s total ministry.

QUESTION: *Please indicate how satisfied you are with your church’s effectiveness in the following areas:*

Percentage of church leaders who are “Extremely Satisfied” or “Very Satisfied” with 4 key areas:



COMPARISON OF ECFA-ACCREDITED CHURCHES WITH NON-ACCREDITED SAMPLE

Satisfaction with 4 Key Areas:

RATING AVERAGE: 5.00 Extremely Satisfied 3.00 Moderately Satisfied 1.00 Not At All Satisfied	ECFA-ACCREDITED CHURCHES	SAMPLE OF NON-ACCREDITED CHURCHES
Managing the church’s financial resources with trust and integrity	4.67	4.40
Asking people to give—and providing multiple giving channels and methodologies	3.62	3.62
Casting the vision for funding the church’s total ministry	3.48	3.41
Teaching and inspiring people in biblical stewardship	3.38	3.32

Insight

ECFA accreditation delivers confidence for church leaders so they can manage with trust and integrity. Exactly 70% of ECFA-accredited churches said they were “Extremely Satisfied” that they are managing the church’s financial resources with trust and integrity—compared to 52% of the non-accredited churches sample. That should not be surprising because when churches meet the Seven Standards of Responsible Stewardship™ and earn ECFA accreditation, pastors and church leaders know they are affirming the highest standards of integrity, transparency and accountability.

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

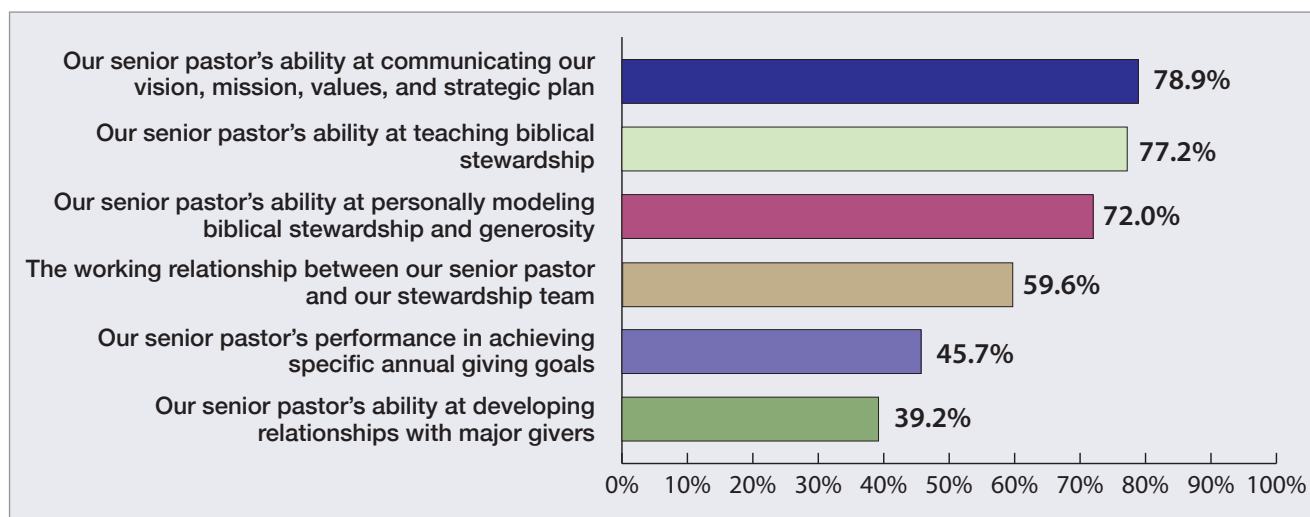
SPEED BUMP OF LETHARGIC GIVING

**“Focused and intentional series of stewardship teaching from the ‘front.’
Need to get over the speed bump of lethargic giving.”**

HIGHLIGHT #4. Senior pastors are strong in teaching biblical stewardship but need improvement in developing relationships with major givers. More than 77% said their senior pastor’s ability at teaching biblical stewardship was extremely effective or very effective. Yet almost half said their senior pastor’s ability at developing relationships with major givers could be improved. Here’s how they rated their senior pastors on the major giver question: extremely effective (20%), very effective (20%), moderately effective (21%), slightly effective (16%), or not at all effective (9%).

QUESTION: *How effective is your senior pastor in the following areas?*

SENIOR PASTOR EFFECTIVENESS: Percentage of church leaders who rated their senior pastors as “Extremely Effective” or “Very Effective”



Insight

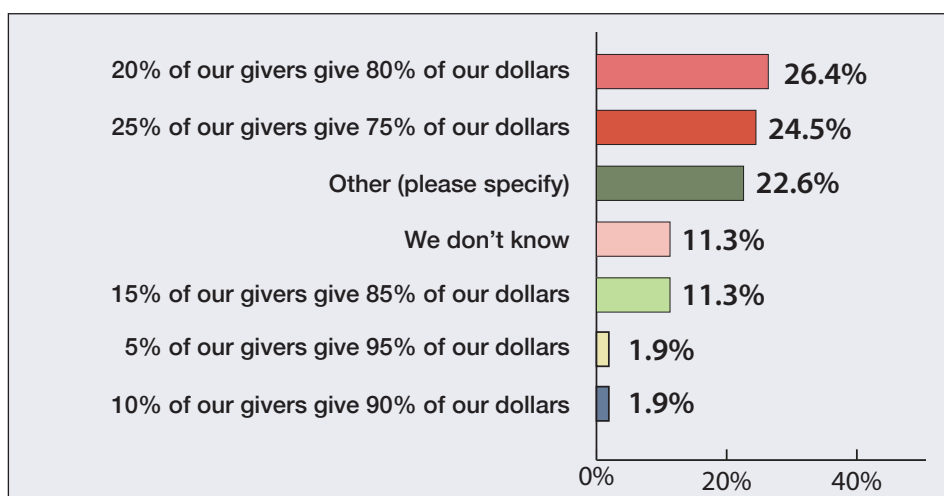
Church leaders appear to more satisfied with the senior pastor’s effectiveness in stewardship areas than the church’s overall effectiveness in this arena.

- Just 50% were “Extremely Satisfied” or “Very Satisfied” with their church’s effectiveness in “Casting the vision for funding the church’s total ministry” (see Highlight #3).
- Yet almost 79% (see above) said their “senior pastor’s ability at communicating our vision, mission, values, and strategic plan” was either “Extremely Effective” or “Very Effective.”
- Perhaps communicating the vision from the pulpit and in leadership meetings is very effective, but there may be a disconnect between vision and *funding the vision*. (Peter Drucker famously said, “Vision without execution is delusion.”) Senior pastors were given low marks in their ability to develop relationships with major givers.

“The movement to return biblical stewardship to the forefront of the church, and the individual lives of Jesus’ disciples, is needed more than ever. When we all see our lives as a holistic relationship with a generous Creator we will truly impact this world for God’s name and purpose.”

John R. Frank, CFRE, *Stewardship as a Lifestyle: Seeking to Live as a Steward and Disciple*

HIGHLIGHT #5. The 80/20 Rule is still true (almost). While 26% responded that 20% of their people give 80% of the dollars (“The 80/20 Rule”), another 25% said that 25% of their people give 75% of the gifts. But note this: Over 15% are tracking above the 80/20 Rule with a range of 5% to 15% of people giving between 85% to 95% of the dollars. The “we don’t know” box was checked by 11%.



Some churches checked “Other” and added their specific giving data:

SAMPLE OF “OTHER” RESPONSES

- **Church A** reported “24% of our givers give 90% of our dollars”
- **Church B** reported “25% of our givers give 83% of our dollars”
- **Church C** reported “26% of our givers give 80% of our dollars”
- **Church D** added this giving demographic:
Giving from Church Members: 66%
 - o 33% are under 50 years old
 - o 33% are 50 and above**Giving from non-member attenders: 33%**

READ MORE: *The 80/20 Principle: The Secret to Achieving More With Less*, by Richard Koch

If your team members have too much to do, apply the 80/20 Principle to the **Top 10 Low-Value Uses of Time**:

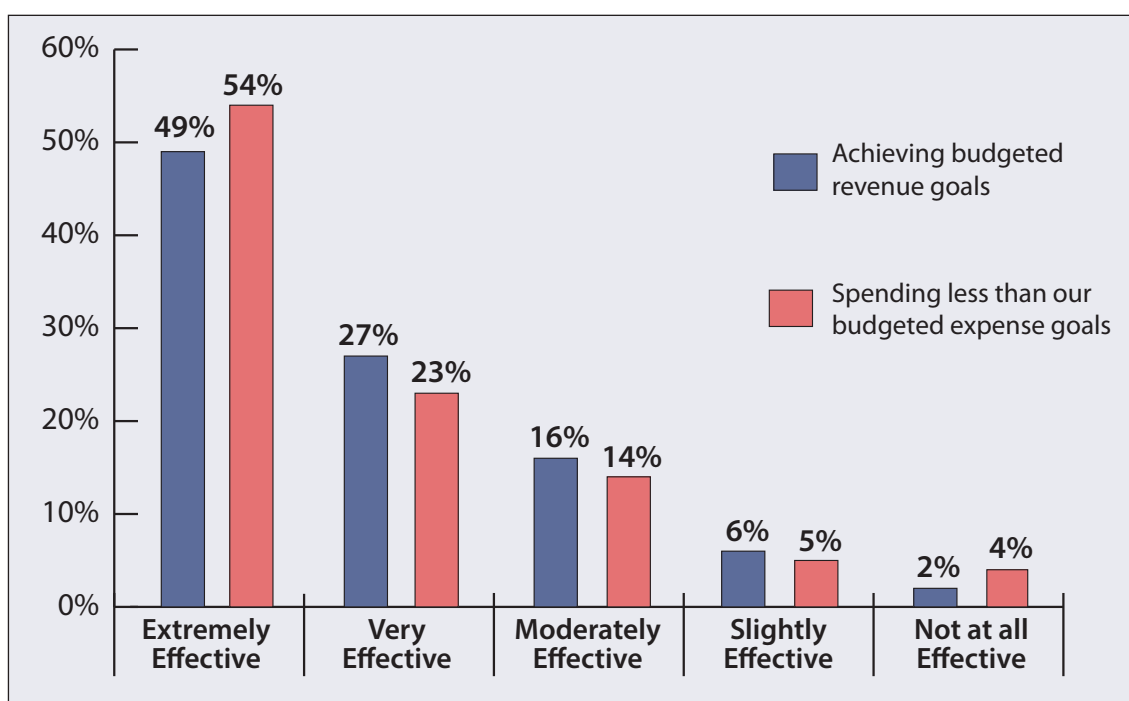
- 1) Things other people want you to do
- 2) Things that have always been done this way
- 3) Things you’re not unusually good at doing
- 4) Things you don’t enjoy doing
- 5) Things that are always interrupted
- 6) Things few other people are interested in
- 7) Things that have already taken twice as long as you originally expected
- 8) Things where your collaborators are unreliable or low quality
- 9) Things that have a predictable cycle
- 10) Answering the telephone

Two of the author’s “Top 10 Highest-Value Uses of Time” include “things that you can get other people to do for you with relatively little effort on your part” and “things for which it is now or never.”

HIGHLIGHT #6. Leaders indicate strong satisfaction with both achieving budget goals and keeping spending under budget. Over 76% of churches said they were extremely effective or very effective at achieving budgeted revenue goals over the last 12 to 18 months (2012 through July 2013). Almost 77% said they were also extremely effective or very effective at spending less than their budgeted expense goals for the same period.

QUESTION: *Please indicate how effective you have been over the last 12 to 18 months in these areas:*

PAST EFFECTIVENESS: Achieving Revenue Goals & Budgeted Expense Goals



Insight

Financial Shenanigans

“Superfluous spending, inequitable salary structures, over-leveraging with debt, smoke-and-mirrors accounting games, and lack of control and accountability are just a few examples of the financial shenanigans that quickly demotivate even our most loyal donors.

“In order to prevent even the appearance of financial sloppiness or impropriety, I recommend a policy of full disclosure to donors about church finances. This doesn’t mean that the church checkbook needs to be posted in the church lobby, but it does mean that financial statements and supplementary information should be readily available to anyone who asks.”

“The Power of the Ask: 7 Fund-raising Principles for Pastors,”
by Jack Connell, *Leadership Journal* (Spring 2013)

HIGHLIGHT #7. Spiritual complacency and inadequate understanding of biblical generosity were ranked as the two greatest obstacles to increased giving. Church leaders were asked to rank the Top 5 areas that are currently the greatest obstacles to increasing giving. Just over 24% said both “spiritual complacency among members/attendees” and “inadequate understanding of biblical generosity” were the “#1 Obstacles,” yet “current economic environment” had the most Top 5 votes.

QUESTION: Of the areas listed below, what are the Top 5 areas that are currently the GREATEST OBSTACLES for increasing giving to your church?

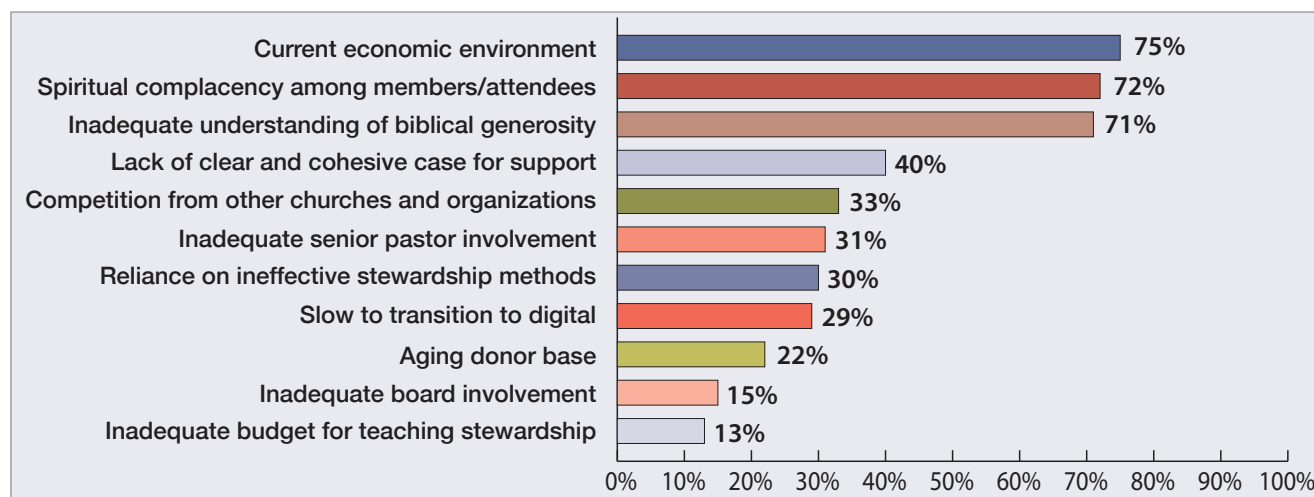
#1 OBSTACLES FOR INCREASING GIVING TO YOUR CHURCH

While the graph shown at the bottom of the page reflects the cumulative votes for the Top 5 obstacles to increasing giving, this chart shows ONLY the responses for the #1 obstacle:

PERCENTAGE OF CHURCH LEADERS WHO SELECTED THIS REASON AS THE #1 OBSTACLE FOR INCREASING GIVING	#1 OBSTACLE
Spiritual complacency among members/attendees	24.2%
Inadequate understanding of biblical generosity	24.2%
Current economic environment	17.2%
Lack of clear and cohesive case for support	9.1%
Inadequate Senior Pastor involvement	6.1%
Competition from other churches and organizations	5.1%
Inadequate budget for teaching stewardship	3.0%
Inadequate board involvement	3.0%
Reliance on ineffective stewardship methods	3.0%
Slow to transition to digital	3.0%
Aging donor base	2.0%

TOP 5: GREATEST OBSTACLES FOR INCREASING GIVING TO YOUR CHURCH

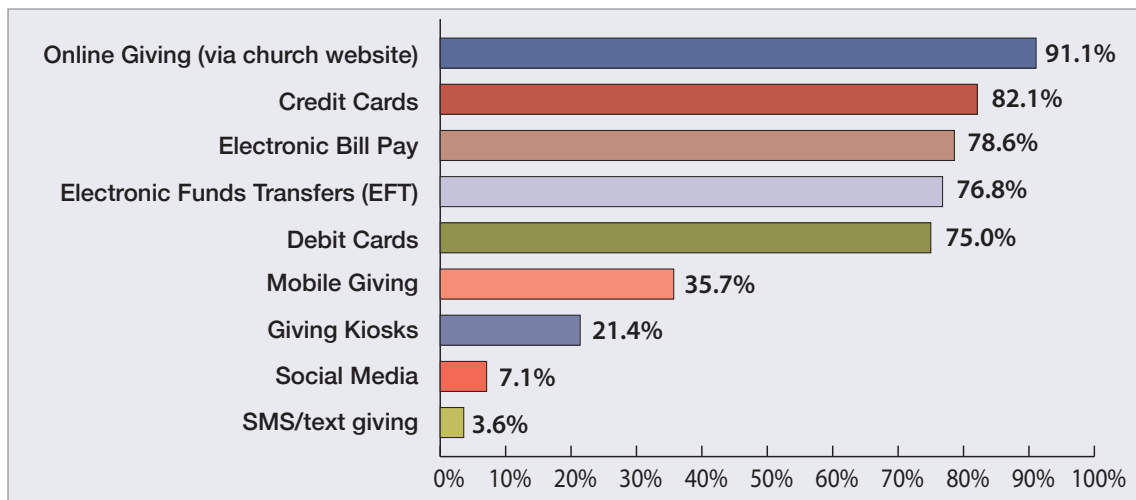
Note: Each survey participant could select only five obstacles.



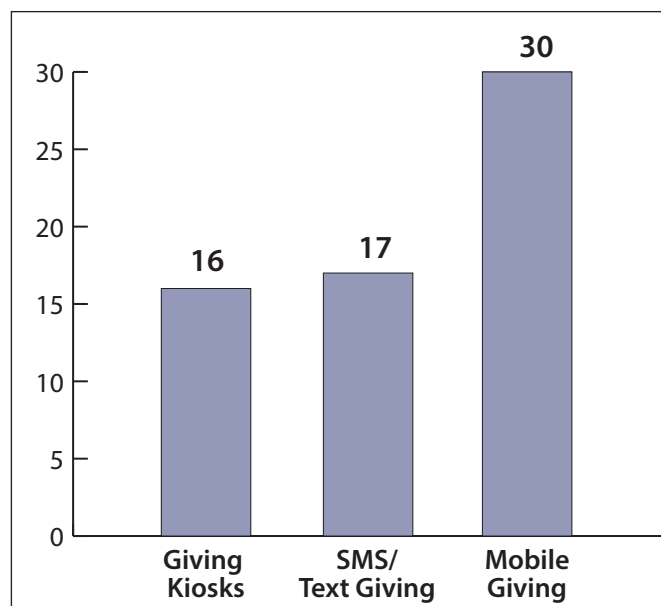
HIGHLIGHT #8. Churches have embraced digital giving. More than half of all ECFA-accredited churches are leveraging a wide variety of digital giving tools for their people, including credit cards, debit cards, electronic bill pay, electronic funds transfers (EFT), and online giving via the church website. Of 56 ECFA-accredited churches that responded to this question, 12 are using giving kiosks and another 8 churches are planning to add kiosks in the next 12 months, so almost 36% of ECFA-accredited churches in this survey are including kiosks in their digital giving menus.

QUESTION: Check your *CURRENT* sources of digital gifts (check all that apply).

Percentage of Churches Currently Using These Digital Giving Sources



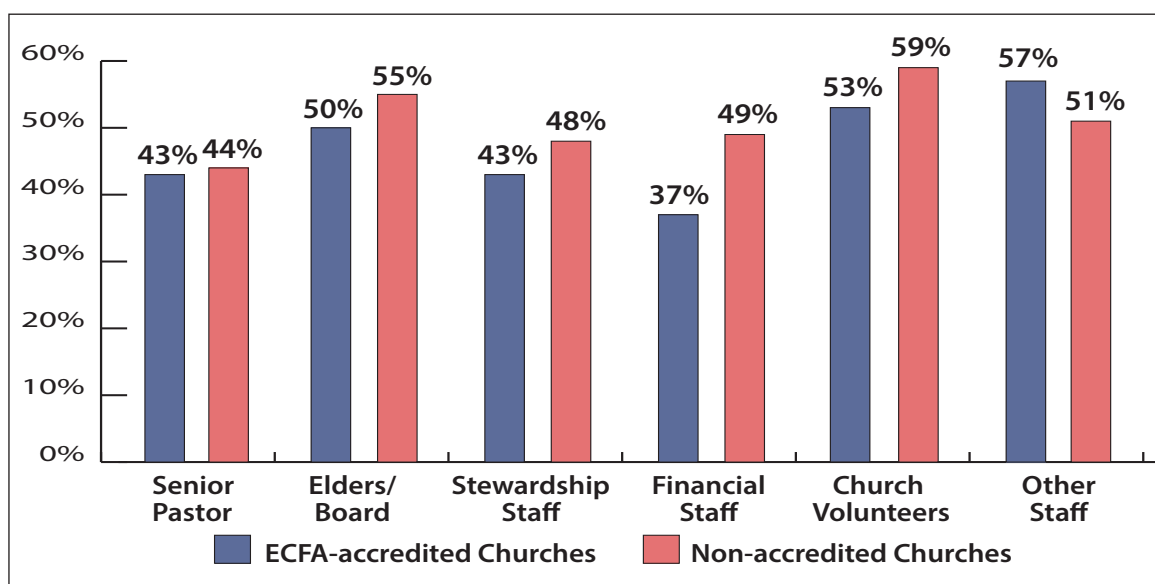
Number of Churches That Are Adding These Digital Giving Tools in the Next 12 Months:



Figures include both ECFA-accredited churches and non-accredited churches.

HIGHLIGHT #9. When asked what kind of stewardship training the church provides to staff, board, and volunteers, approximately 40% to 50% of churches said “none.” The survey asked church leaders to identify the kind of training provided, over the past 12 to 18 months, in the area of biblical stewardship and growing generous givers. *No training* was provided to 43% of senior pastors, 50% of elders and/or board members, 43% of the stewardship staff, and almost 57% of church staff from other departments.

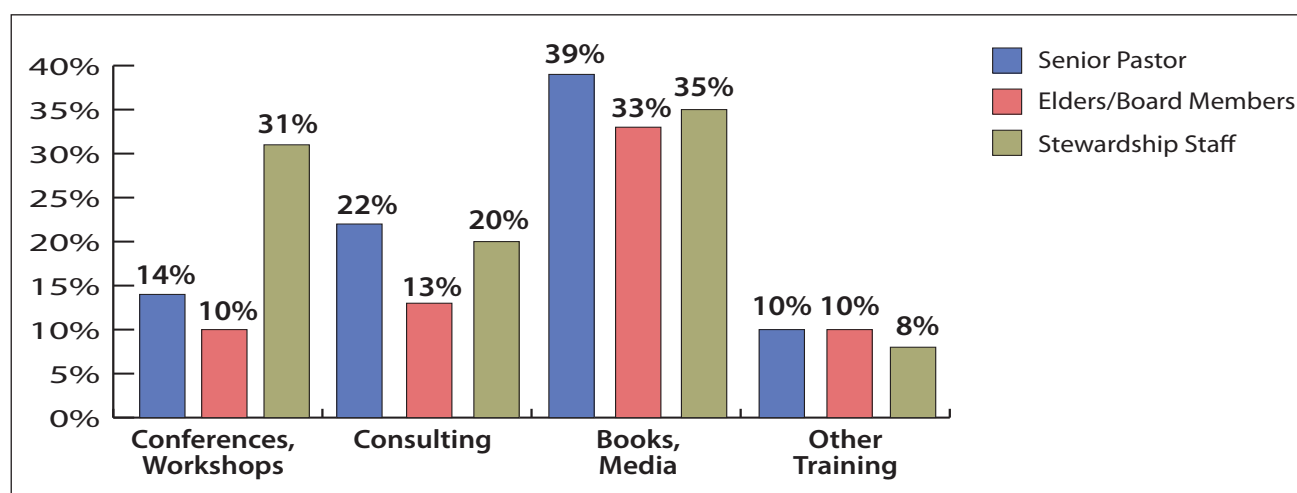
Percentage of church leaders who received NO TRAINING over the last 12 to 18 months in the area of biblical stewardship and growing generous givers:



Insight

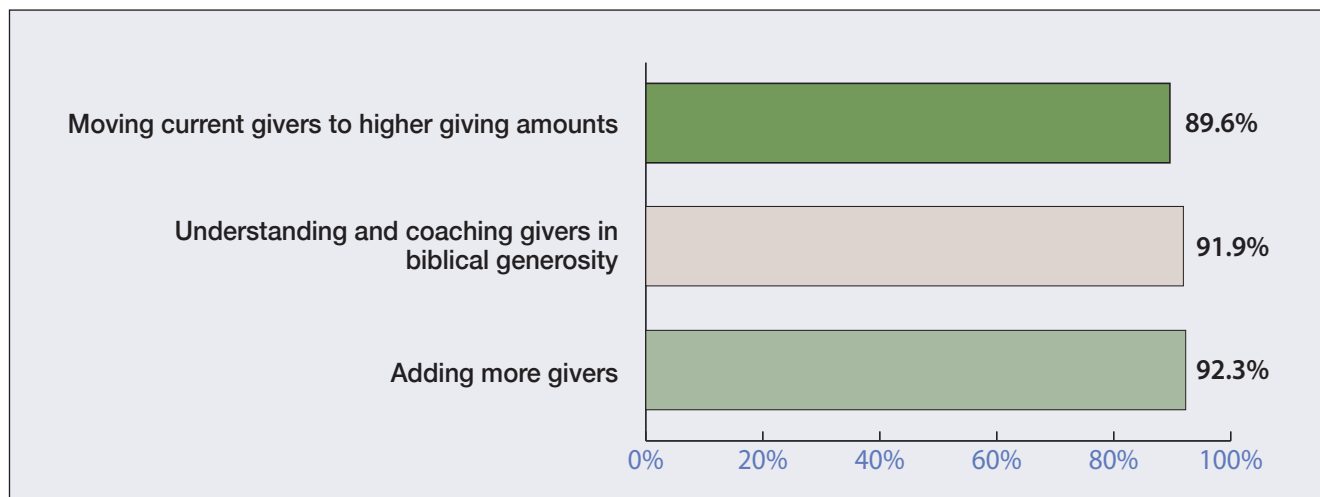
Is there a correlation in your church between biblical stewardship effectiveness and training—or the lack of training? *What specific next step might be appropriate for the key leaders in your church?*

Over the last 12 to 18 months, here's the percentage of leaders in ECFA-accredited churches who received training in biblical stewardship and growing generous givers—from these sources:



HIGHLIGHT #10. What needs fixing or improving? Adding more givers. Church leaders agreed or strongly agreed that three key areas need fixing or improving: 1) adding more givers (92.3%), 2) understanding and coaching givers in biblical generosity (91.9%), and 3) moving current givers to higher giving amounts (89.6%).

Church leaders who agreed or strongly agreed on what needs fixing:



Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

CONNECTING DOLLARS TO OUTCOMES

“More effectively connecting dollars given to ministry outcomes.”

BONUS HIGHLIGHT. Giving to evangelical churches and ministries outpaces giving to secular charities. According to the *2013 ECFA Annual State of Giving Report* (comparing 2011 to 2012), released on November 19, 2013, giving to ECFA-accredited churches showed an increase of 5.2% in cash charitable contributions: \$805 million to \$847 million.

Summary of Change in Cash Contributions (ECFA-Accredited Churches)

Annual Revenue	2011 to 2012
Churches over \$50 million	+10.4%
Churches \$25–\$50 million	+2.6%
Churches \$10–\$25 million	+5.6%
Churches \$5–\$10 million	+3.4%
Churches under \$5 million	+2.4%
Churches (all)	+5.2%

Denominational Revenue

Evangelical church denominations accredited by ECFA reported an increase in cash contributions of 3.1%.

This is in stark contrast to many commentators suggesting giving to evangelical denominations is declining.

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

LEGACY GIVING

“Teaching new believers about giving and teaching mid-age/seniors about legacy giving.”



News Release

2013 ECFA Annual State of Giving Report

November 19, 2013

Enhancing Trust

Annual Charitable Giving Reflects Solid Increases

Giving to Evangelical Churches and Ministries Outpaces Giving to Secular Charities

WINCHESTER, Va. — ECFA (The Evangelical Council for Financial Accountability) announced today that annual cash charitable giving to ECFA-accredited organizations increased 6.4% between 2012 and 2011. It reflects total cash donations of \$11.0 billion in 2012, an increase from the previous year's \$10.3 billion. One year ago, ECFA reported a 1.7% increase in giving to its members for 2011 compared to 2010, compared to a 5.8% increase the previous year.

“As many American families experience economic challenges, church and nonprofit donors continue to demonstrate faithfulness in supporting God’s work,” said Dan Busby, ECFA president.

While the report focuses on cash giving, noncash giving also increased 4.8% in 2012, \$3.4 billion for 2012 compared to \$3.3 billion for 2011. Total revenue also increased 8.7%, \$21.4 billion for 2012 compared to \$19.7 billion for 2011.

ECFA’s 3rd Annual State of Giving Report breaks down over \$14 billion of giving (\$11.0 cash/\$3.4 noncash) to members in segments including churches, rescue missions, missionary-sending ministries, colleges and universities, and camps and conferences. The most significant cash giving increases occurred in the following categories: foundations 25.1%, orphan care 12.4%, adoption 12.2%, K-12 schools 12.0%, short-term missions 12.1%, higher education 10.0%.

The 2013 State of Giving report indicates a strong giving increase to evangelical organizations.

NOTE: The 2011 to 2012 report is based on the data of 1,634 ECFA members (the 2010 to 2011 data is based on 1,481 members). While ECFA currently has over 1,800 accredited members, certain members are not included in this study because they were accredited by ECFA in the last two years and the comparable financial data for 2011 and 2012 is not available. The data, unadjusted for inflation, is not from surveys of the member organizations but comes directly from financial statements prepared by independent Certified Public Accountants—primarily audits.

Section 2

Open-Ended Question:

“TRENDS: What is one trend (perhaps the most important to you) in biblical stewardship, giving, or financial management that you are diligently tracking?”

Over 80 church leaders responded to this open-ended question, **“What is one trend (perhaps the most important to you) in biblical stewardship, giving, or financial management that you are diligently tracking?”** Here is a selection of the responses from ECFA-accredited churches and other churches that are not accredited by ECFA.

WHAT TREND ARE YOU TRACKING?

Imagine... if you could gather all of these church leaders around the table—and catch the context and the nuance for what trend they are tracking—and how their measurements are helping church leaders discern how their people are growing in biblical stewardship and generous giving. Until you have that roundtable opportunity, here is a representative sample of insights on giving trends and giving segments.

CATEGORY	TREND... AND HOW CHURCH LEADERS ARE TRACKING TRENDS
Age (giving by age segment)	<ul style="list-style-type: none"> • Giving by age segment is tracked by weekly records/giving records • Analysis of giving, conversations, inquiry • Younger generations have no institutional loyalty to commit the tithe to their church. • Manual review of “number of people moving toward retirement” • Date of birth and zip code
Annual giving	<ul style="list-style-type: none"> • Annual giving per attendee is tracked through church management software
Capital campaign	<ul style="list-style-type: none"> • Database tracks capital campaign pledges
Children’s giving	<ul style="list-style-type: none"> • Children’s giving is tracked by “watching weekly giving”
First-time givers	<ul style="list-style-type: none"> • First-time givers are tracked by weekly reports • Through our database, if it is a first entry • We send letters to them • We track time it takes new givers to start giving

CATEGORY	TREND... AND HOW CHURCH LEADERS ARE TRACKING TRENDS
<p>Frequency</p> <ul style="list-style-type: none"> Weekly Monthly Annually 	<ul style="list-style-type: none"> Frequency of giving is tracked by CMS (church management software) Continued regular givers tracked through contribution reports Weekly giving tracked by weekly report “Average gift per person” is tracked by “gifts per week to attendance” “Current average of giving over the last 12 months” is tracked “using monthly giving totals for the previous 12 months” “Giving compared to prior year” is tracked by “weekly comparison and projection” “Weekly giving compared to our weekly trending budget and the same week last year” is tracked through Fellowship One, QuickBooks, Excel Giving compared to previous year/budget “Covenant members giving regularly” is tracked by “running reports and following up”
Giving units	<ul style="list-style-type: none"> Giving per unit and giving per attendance is tracked through Fellowship One database Change in giving per household (tracked by church management software) We track number of giving units and dollars given by each unit, year to year (by dashboard created by accounting team) Giving units per week over time line graph Weekly giving per attendee is tracked by “giving divided by worship attendance” Giving as percentage of number of giving units (Added note: Growth is constrained by space; giving per person has to rise in order to reach our goals.) “Percentage of givers to attendees” is tracked by “ministry activity compared to giving activity in database”
Lapsed givers	<ul style="list-style-type: none"> “Retention/lapsed donors” tracked via a multi-year analysis “Who stops giving and when” is tracked by the database
Major givers	<ul style="list-style-type: none"> Giving pattern of one major donor is tracked by a weekly donations graph Number of larger givers is tracked by database giving records Large donors are dying
Multi-sites	<ul style="list-style-type: none"> A multi-site church is tracking “giving per worship center attender” based on a “weekly calculation.”
Online giving	<ul style="list-style-type: none"> “The shift to online giving and recurring gifts” is tracked by “the total percentage of gifts given online” Dollar amounts and percentage of gifts given online vs. traditional giving Monthly income reports (for one-year period) indicate online giving has increased from \$30,000 per month to \$100,000 per month Tracking both giving online and giver per worship service Tracking number of givers, number of gifts, amount of total giving
Percentage of member giving	<ul style="list-style-type: none"> The percentage of members who give to the annual budget is tracked by church software

CATEGORY	TREND... AND HOW CHURCH LEADERS ARE TRACKING TRENDS
Personal contact	<ul style="list-style-type: none"> The growing lethargy in giving (in a consumer-driven world) is tracked both by personal contact and multi-year statistical tracking
Pledges	<ul style="list-style-type: none"> Pledge increases are tracked through church software
Spiritual growth and stewardship health	<ul style="list-style-type: none"> “Spiritual growth as evidenced by the number of people participating in giving” is tracked by measuring the “percentage of attendees that are giving any measurable amount” People getting out of debt is tracked through Financial Peace University (FPU) attendance and giving The trend of more people are giving more money than ever before is tracked by weekly giving reports
End-of-year giving and stock donations	<ul style="list-style-type: none"> End-of-year giving and stock donations are tracked by a database analysis (and monitoring stock donations)
Tithing	<ul style="list-style-type: none"> Monthly tithing is tracked by accounting records The percentage of the congregation that is tithing is tracked by assuming average income in our area of \$37,000 and determining what percentage are giving at least 10%, or \$3,700 Where “regular giving” is defined as a family giving at least once a month; “tithing” is defined as a family giving \$5,000 or more annually (tracked by database) Tithe per week per attendee
Unrestricted giving	<ul style="list-style-type: none"> Unrestricted giving is tracked annually How many people give to general/unrestricted fund is tracked by the database “The growth in unrestricted giving contributions” is tracked on a “weekly basis, comparing to YTD figures from previous year”

Insight

“What you measure improves.”

Rumsfeld’s Rules: Leadership Lessons in Business, Politics, War, and Life, by Donald Rumsfeld

QUESTION WE SHOULD HAVE ASKED: *“Do the old hymn-singers give more, per attendee per service, than the contemporary worship service givers?”*

Section 3 | Survey Demographics

What Is Your Title?

Note: The online survey was sent to the attention of the “donor contact” on file for each ECFA-accredited church. A total of 62 church leaders participated in the survey—an amazing 64% response. Of those who responded, 34% were executive pastors, followed by a 32% response from chief financial officers and finance directors.

A second identical survey was emailed to a high quality list of leaders from churches that are not accredited by ECFA. A total of 78 responses were received. Again, the largest response, 41%, was from executive pastors, followed by a 20% response from chief financial officers and finance directors.

TITLE OF SURVEY PARTICIPANTS	ECFA-accredited Churches		Comparison Group of Churches Not ECFA-accredited	
	%	Response Count	%	Response Count
Executive Pastor	33.9%	21	41.0%	32
Chief Financial Officer	24.2%	15	7.7%	6
Finance Director	8.1%	5	12.8%	10
Senior Pastor	4.8%	3	0.0%	0
Lead Pastor	0.0%	0	1.3%	1
Executive Director	3.2%	2	9.0%	7
Stewardship Pastor or Director	3.2%	2	0.0%	0
*Other (see below)	22.6%	14	28.2%	22
	100.0%	62	100.0%	78

*Other Titles Used by Survey Participants (see note on page 27)

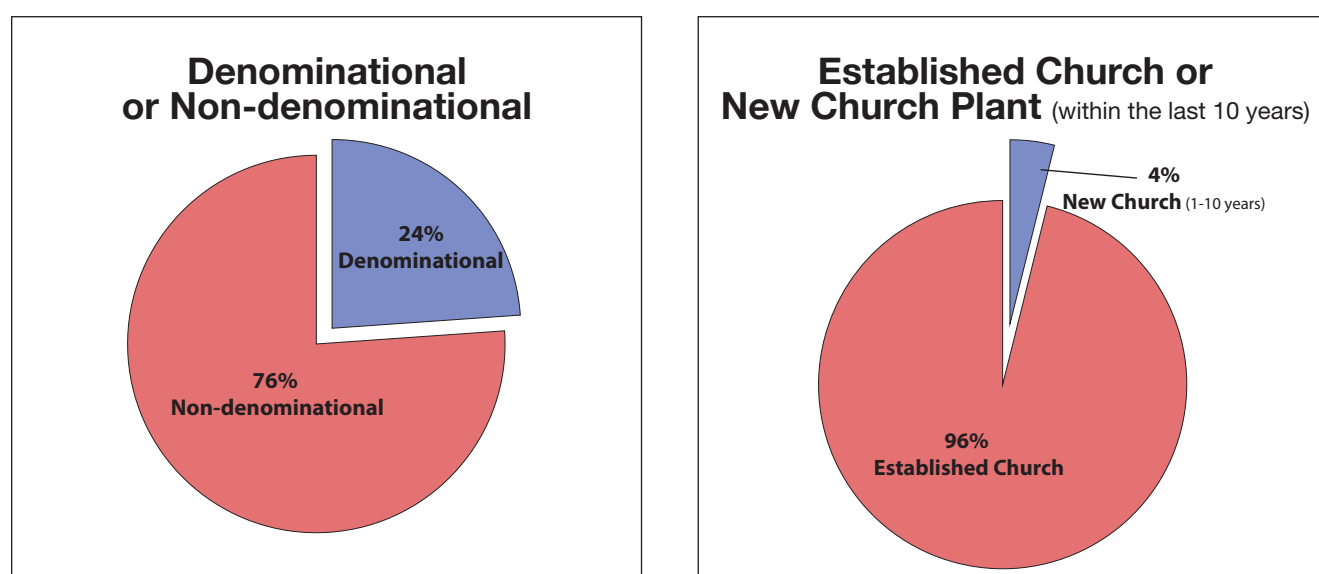
Administrative Pastor	2
Administrative/Finance Pastor	1
Administrator	1
Business Administrator	4
Business Manager	1
Certified Public Accountant	1
Church Administrator	2
Church Business Administrator	4
Church Business Manager	1
Controller	2
COO	1
Director of Administration	1
Director of Administration & Finance	1

Director of Finance and Operations	1
Director of Operations	1
Minister of Administration	1
Office Administrator	1
Operations Director	1
Operations Manager	1
Pastor of Administration	2
Pastor of Business Administration	1
Pastor of Operations	1
Pastor-Teacher	1
Senior Associate Pastor	2
Staff Accountant	1

***STEWARDSHIP RESPONSIBILITY: Likely Delegated to the Most Capable?** There appears to be a great diversity among churches as to who “owns” the responsibility for implementing a biblical stewardship/generous giving culture. (However, the chart on page 26 simply reports the position of the person who completed this survey.) Job titles won’t tell the whole story—since the best leadership teams assign ministry roles based on competence, not position. While some finance people may have accepted the stewardship baton out of default and not by design, many CFO-types are comfortable with that role knowing they can make a difference on the income side by recruiting capable board members and volunteers to the “stewardship team” knowing they will inspire the congregation to embrace a biblical view of stewardship and generous giving.

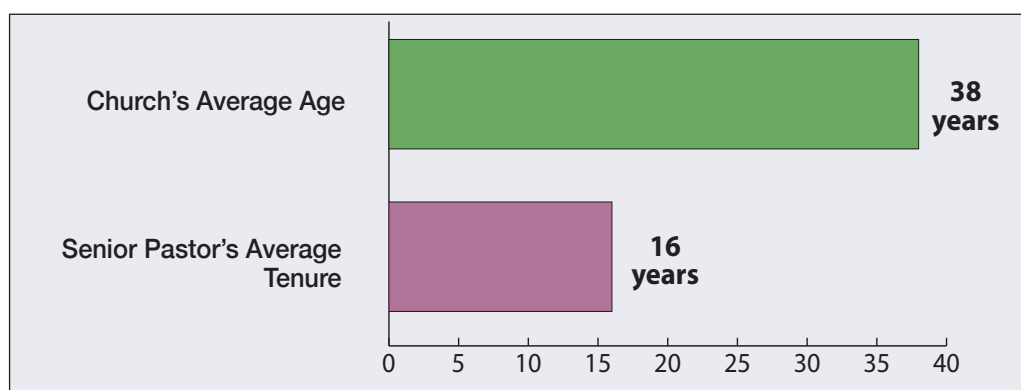
CHURCH AFFILIATION & TYPE

ECFA-Accredited Churches



CHURCH AVERAGE AGE & SENIOR PASTOR’S AVERAGE TENURE

ECFA-Accredited Churches

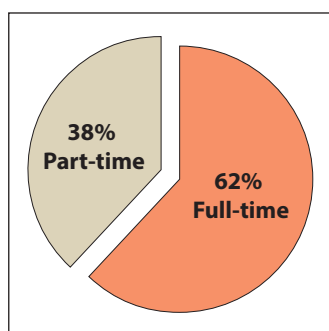


Note: Churches not accredited by ECFA had an average church age of 54 years, with the senior pastor's average tenure being 15.6 years.

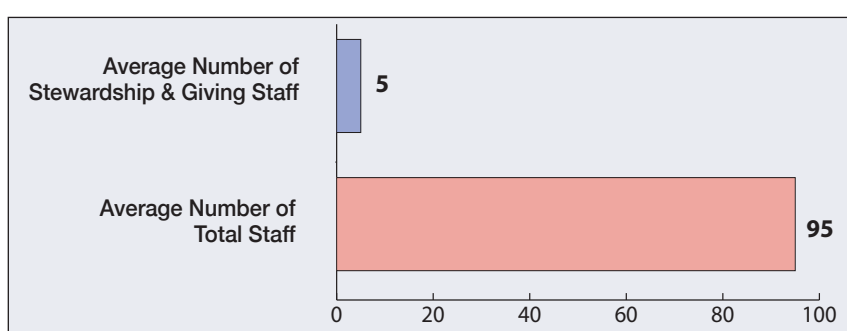
SURVEY PARTICIPANTS AGE & GENDER

	Survey Participants Average Age	Survey Participants Gender	
ECFA-Accredited Churches	50.8 years	Male	80.0%
		Female	20.0%
Non-Accredited Churches	51.3 years	Male	84.6%
		Female	15.4%

Church Employees*



Stewardship & Giving Department Employees*



*ECFA-accredited churches reported an average of 58.8 full-time employees and 36.4 part-time employees, for a total of 95.2 employees. Of that number, there were 5.2 full-time equivalent (FTE) employees who serve in the “stewardship” and/or “giving” areas (including data entry staff, gift processing staff, etc.). **The percentage of staff in the stewardship/giving departments compared to all employees is 5.5% for ECFA-accredited churches** and 8.1% for the sample from non-accredited churches which reported an average total staff size of 70.4 employees.

GIVER DEMOGRAPHICS—GIVING BY AGE

QUESTION: *Please rank order these giver segments from the largest TOTAL ANNUAL GIVING to the smallest. If you don't have this information, then skip this question.*

Total Annual Giving by Giver Segments

Giving Amount	Segment	Born
Largest	Boomers	1946–1964
2 nd Largest	Busters	1965–1983
3 rd Largest	Builders	1929–1945
4 th Largest	Millennials	1984–2002
Smallest	Seniors	1900–1928

Note: 20 ECFA-accredited churches and 26 non-accredited churches answered this question. The rank ordered results were the same for both groups.

Section 4

14 Strategic Observations on Church Stewardship, Trends, Best Practices, and Effectiveness

DEFINITION OF “LEADING” CHURCHES

What can we learn from the “leading” churches segment in this survey—and what they do differently than other churches?

- Leading churches are in the top 25% of per-attendee giving.
- Leading churches experienced increased giving in 2013.



- ☒ Check the topics you will address at your next stewardship team meeting.



14 STRATEGIC OBSERVATIONS:

- ☐ 1. Churches that experience growth in giving have similar characteristics.
- ☐ 2. Pop Quiz! Which door is most effective for churches that are growing their giving?
- ☐ 3. Leading churches are intentional about thanking givers.
- ☐ 4. Leading churches experience giving growth when they experience conversion growth.
- ☐ 5. Leading churches have a written philosophy on biblical stewardship and generosity.
- ☐ 6. Leading churches budget conservatively.
- ☐ 7. Leading churches understand that vision casting + stewardship teaching = giving growth.
- ☐ 8. Pop Quiz! How are leading churches growing their giving?
- ☐ 9. Leading churches use a variety of powerful tactics, including spotlighting transformational testimonies.
- ☐ 10. Leading churches are more likely to use 3 giving channels: kiosks giving, text-based giving, and face-to-face personal visits about giving.
- ☐ 11. Pastors of leading churches articulate the vision and live the vision.
- ☐ 12. New pastors should not launch capital campaigns.
- ☐ 13. Leading churches do not blame the economy when giving isn't growing.
- ☐ 14. The stewardship curriculum in leading churches is no silver bullet.

Strategic Observation #1

Churches That Experience Growth in Giving Have Similar Characteristics.



Churches that experience growth in giving are likely to:

Be newer churches	Have fewer employees	Have lower attendance	Have fewer giving units
Have less annual giving (due to the law of large numbers)	Be non-denominational	Have multi-site campuses	Interestingly . . . established churches are much more likely than church plants to be experiencing giving growth.

Strategic Observation #2 POP QUIZ!

Which Door Is Most Effective for Churches That Are Growing Their Giving?

To grow giving, should churches: 1) attract more givers, or 2) encourage current givers to grow in generosity?

DOOR #1 Attract More Givers	DOOR #2 Inspire Current Givers to Grow in Generosity	ANSWER:
		ANSWER: Churches whose giving is growing choose Option #2. They emphasize strong teaching on giving, which increases the per-giver amount. So rather than expecting that the generosity of new converts will mature quickly, they focus on teaching biblical generosity to believers who are already on the path to spiritual growth.

Strategic Observation #3

Leading Churches Are Intentional About Thanking Givers.

Churches whose giving is growing are more likely to do **3** things for givers:

- ① Send personal thank you letters (not just acknowledgments) to givers
- ② Call givers to express appreciation
- ③ Disciple and engage givers further with meaningful gifts (inspirational books, etc.)

Two rarer—but effective—methods of thanking givers are in-person meetings and invitations to “stewardship events.” Whatever your method, any thanking method is better than no method.

G. K. Chesterton said,

“I would maintain that thanks are the highest form of thought, and that gratitude is happiness doubled by wonder.”



Insight

Church leaders must create a culture of biblical stewardship and generosity, which includes both asking and thanking.

“Tell those rich in this world’s wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow.

Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they’ll build a treasury that will last, gaining life that is truly life.”

1 Timothy 6:17–19 (*The Message*)

Strategic Observation #4

Leading Churches Experience Giving Growth When They Experience Conversion Growth

All church growth is not created equal:

- When a church is growing through conversion, giving grows as well.
- But when a church is growing *without* growing the number of conversions, giving shrinks.

What’s going on here? If your church’s growth is fueled by “transfers” from other local churches, those transfers don’t appear to be strong, dedicated givers. Church hoppers, it appears, are less likely to be deeply committed. They seem to be even less generous than new Christians who haven’t yet learned about stewardship.

- Growing the number of people in small groups also increases giving.

Everything else is neutral or even negatively correlated with giving growth. Growth in any of these categories—baptisms, more givers, volunteers, volunteer hours, retaining visitors, new adult givers—is correlated with less growth.

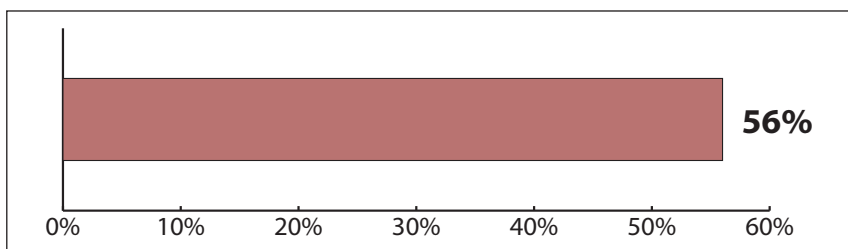
“There are three conversions necessary to every man; the head, the heart and the purse.”
Martin Luther

Strategic Observation #5

Leading Churches Have a Written Philosophy on Biblical Stewardship and Generosity. (They Write It Down!)

Leading churches were 56% more likely to have a written philosophy on how to best teach the congregation about stewardship. They were 39% more likely to have a written strategy for inspiring giving. They were 24% more likely to have an annual sermon series on giving *and* 12% more likely to incorporate giving into their sermon series throughout the year. They are 49% less likely to take up a weekly offering.

Leading churches are 56% more likely to have a WRITTEN stewardship philosophy:

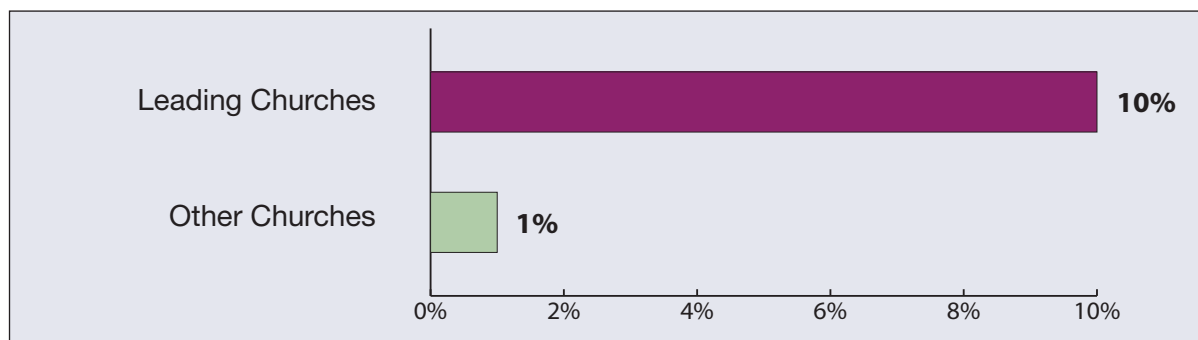


Strategic Observation #6

Leading Churches Budget Conservatively.

The per-attendee giving of the “leading churches” segment is 74% higher than other ECFA-accredited churches (\$3,679 per attendee vs. \$2,115). The budgets and giving levels of leading churches match perfectly (the median is \$4.9 million). Leading churches set their budgets about 10% below their giving levels, indicating a fiscal conservatism; the other churches set their budgets just 1% below their giving levels, leaving little cushion.

Leading churches set their budgets 10% below giving levels:



Strategic Observation #7

Leading Churches Understand That...

...Vision Casting + Stewardship Teaching = Giving Growth.



We looked at churches whose giving is growing. We found two interesting relationships.

- ☐ First, where they are growing giving, they are also very satisfied with their ability to cast the vision for where the church is headed.
- ☐ Second, they were churches that had committed themselves to teaching—from elementary school through the pulpit—about the importance of stewardship.

Strategic Observation #8 POP QUIZ!

How are leading churches growing their giving?

- ☐ A. Weekly offerings
- ☐ B. Testimonies from givers who have experienced a generosity transformation
- ☐ C. All of the above



Answer:

The survey documented that it's important for senior pastors to teach from the pulpit about biblical stewardship and generous giving. To supplement this teaching, one powerful tactic is to draw on the testimonies of givers who have experienced transformation. Churches that are growing giving are most likely to have these testimonies. Churches go back and forth on whether taking a weekly offering affects giving. According to the survey, churches that take a weekly offering receive an extra \$3 per month per attendee.

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

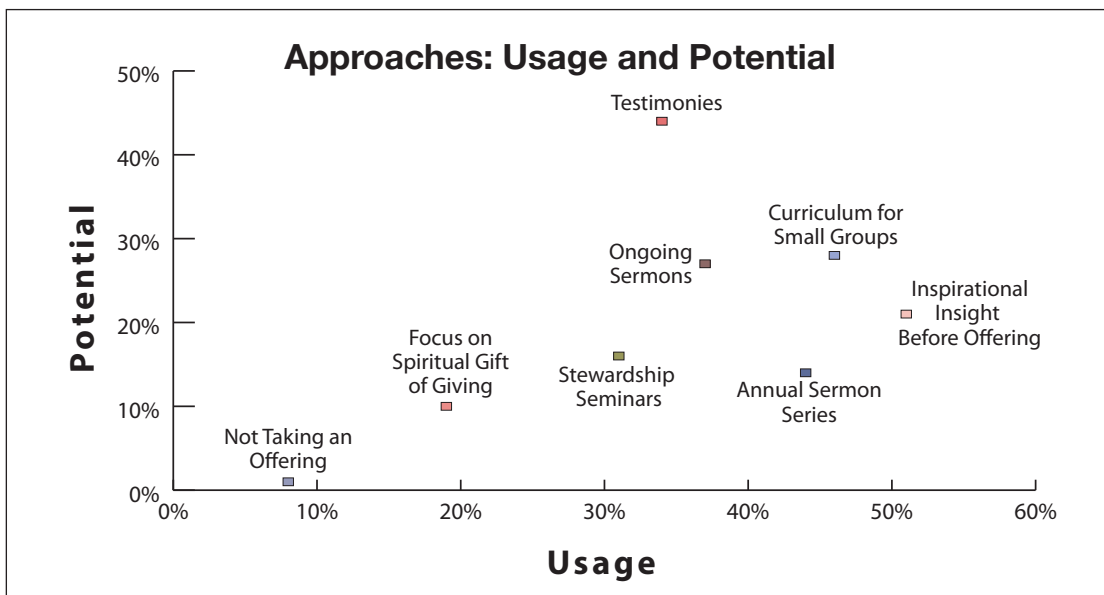
SMALL GROUP STEWARDSHIP CURRICULUM

“Regular curriculum to offer small groups and/or stewardship class or workshop.”

Strategic Observation #9

Leading Churches Use a Variety of Powerful Approaches, Including Spotlighting Transformational Testimonies.

We asked respondents which of the approaches on the chart (below) they *currently* use and which ones have the most potential. They (rightly) believed that testimonies from those who have been transformed by giving has great potential. While many churches feature an *annual* sermon series on giving, respondents (correctly) believe that it's more effective to teach and inspire people about biblical stewardship on an ongoing basis.



Strategic Observation #10

Leading Churches Are More Likely To Use 3 Giving Channels: Kiosk Giving, Text-based Giving, and Face-to-Face/Personal Visits About Giving.

Churches often want to know whether they are making the right giving channels available to their congregations. **Churches that are growing giving are more likely to use these methods:**

Kiosk Giving	Text-based Giving	Face-to-Face/Personal Visits
		

Strategic Observation #11

Pastors of Leading Churches Articulate the Vision and Live the Vision.



Pastors at churches where giving is growing do two things:

- #1. Pastors effectively communicate the vision.
- #2. Pastors personally model biblical stewardship and generosity.

Interestingly, these two are much more important than a pastor's ability to teach effectively on stewardship.

Strategic Observation #12

New Pastors Should Not Launch Capital Campaigns.

	<p>The churches that are growing giving the most tend to have more tenured pastors. Perhaps when the congregation knows and trusts its pastor, believes in the vision of its leader, and is inspired by the example of the pastoral team, then giving grows.</p>
	<p>By contrast, churches that <u>give the most per attendee</u> do so despite having newer pastors. Perhaps this is because turnover in the pulpit can lead to turnover in the congregation. Those most likely to be present during a new pastor's tenure are perhaps the most committed members, and most committed givers.</p>

Thus the timing of a church's next capital campaign, for example, should be discerned with an eye to the senior pastor's tenure, among many other factors.

Question:

GREATEST NEED?

"What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?"

Answer:

BUY IN FROM THE PULPIT

"Develop a culture of generosity at our church especially with our younger Millennial generation. Buy in from the pulpit as to a series on generosity from the pulpit as opposed to a message just once a year."

Strategic Observation #13

Leading Churches Do Not Blame the Economy When Giving Isn't Growing. (That Is So 2008!)

We asked respondents about the top obstacles to financial health in their churches. The top answers were:

- ☑ 1. Inadequate understanding of biblical generosity
- ☑ 2. Spiritual complacency among congregation
- ☑ 3. Current economic environment

All other answers trailed far behind.

Interestingly, churches in which giving is growing were much more likely to cite answers #1 and #2—rather than blaming the economy.

**The best path for churches
is to recognize that giving growth
is less about the Fed,
and more about what we feed our flocks!**



Strategic Observation #14

The Stewardship Curriculum in Leading Churches Is No Silver Bullet.

Ninety percent of churches say that they’re using a curriculum or program for teaching and encouraging their people to be generous givers and rich toward God, with the overwhelming majority (75%) using Dave Ramsey’s Financial Peace University (FPU), “a biblically based curriculum that teaches people how to manage money God’s way” (www.daveramsey.com/fpu/home).

But the particular program a church uses doesn’t seem to affect growth in giving, with one significant exception: If a church uses its own curriculum (exclusive of denominational curriculum), then that does impact growth in giving. The point is likely not that the quality of the curriculum is superior to others, but it indicates that a church cares enough to spend time building its own curriculum. Once you’ve built your own curriculum, you’re likely to encourage members to take it. It becomes part of the church’s DNA. Churches that sign up for Curriculum X still have work to do. You can’t outsource the inculcation of your church’s values.

<p>Churches using Dave Ramsey’s Financial Peace University curriculum receive an additional \$207 per attendee annually than other churches. But churches using their denomination’s curriculum actually receive almost \$500 less per attendee. <i>However, it’s likely that this correlation is not a causation.</i> Churches blessed with greater resources may be more likely to use Dave Ramsey’s (relatively expensive) curriculum.</p>	<p>CHURCHES USING FINANCIAL PEACE UNIVERSITY:</p> <p>\$207 MORE PER ATTENDEE PER YEAR</p>	<p>CHURCHES USING DENOMINATIONAL CURRICULUM:</p> <p>ALMOST \$500 LESS PER ATTENDEE PER YEAR</p>
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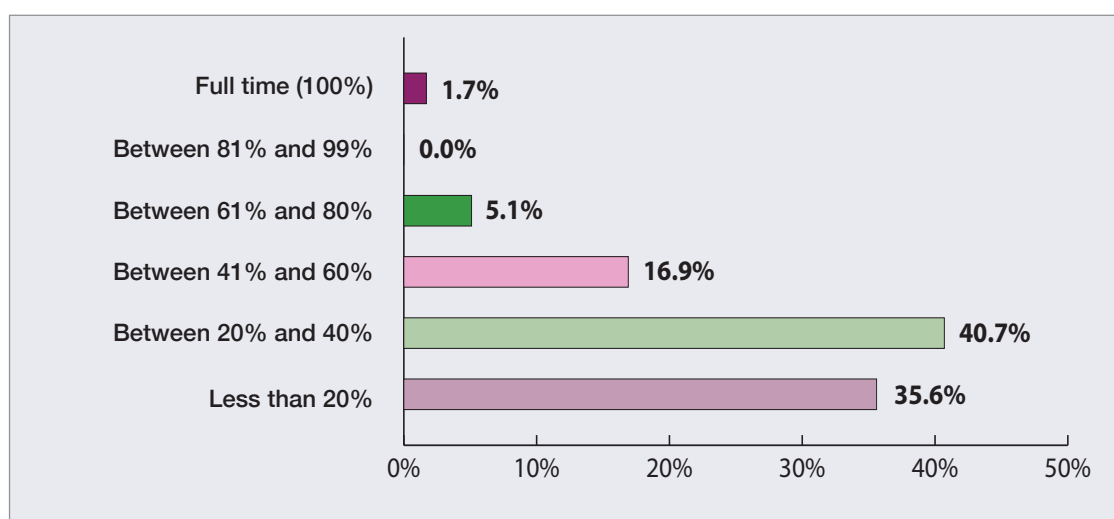
Section 5

Facts, Fractions, and Factoids

□ PERCENTAGE OF WORK TIME ALLOCATED TO CHURCH STEWARDSHIP ROLE

We asked survey participants (see Section 3 for their position titles) this question:

“What percentage of your work time is allocated to your church stewardship role? (This could include teaching biblical stewardship, administrating/planning the stewardship and giving systems, inspiring/asking people to give, thanking givers, leading the stewardship staff and volunteers, etc.).”



WHAT IF? What if...your church allocated more staff time to teaching biblical stewardship and inspiring/asking/thanking givers? Would Kingdom results be greater? Would the additional investment in staffing (and in equipping volunteers alongside) result in a net growth in revenue?

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

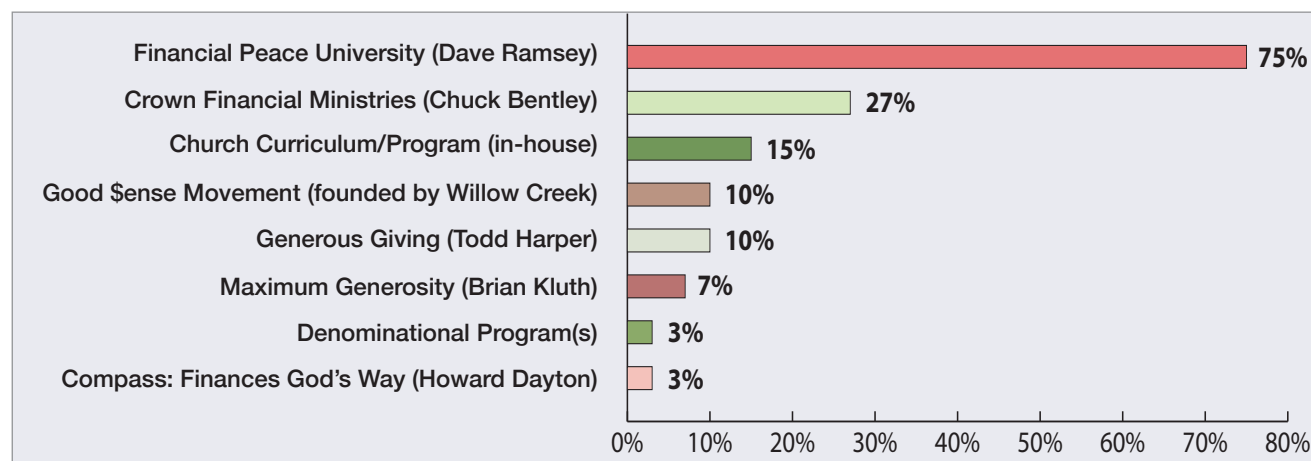
Answer:

KICKOFF OF THE NEXT ONE

“Successful completion of the capital campaign and kickoff of the next one.”

☐ STEWARDSHIP PROGRAMS

QUESTION: *What formal programs, if any does your church use to teach and encourage your people to be generous givers and rich toward God? (Check all that apply.)*



Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

NEXT STEPS AFTER FPU

“For the many who have gone through Dave Ramsey’s Financial Peace University (FPU), a good and appropriate next step for them to continue their stewardship journey.”

□ MEMORABLE MOTTOS

Some churches use memorable slogans, Scripture, one-liners, axioms or core value statements (for example) to keep stewardship fresh and frequently on the minds of givers. Below are four examples (suggested by the Advisory Panel) that were included with the online survey to “prime the pump” for input from church leaders.

- **Equipping:** Preach, Teach, Celebrate, Model
- **Management:** Live on 80%, Save 10%, Give 10%
- **Giving:** Add One (Increase giving by 1% per year.)
- **Lordship:** God owns everything, not just the tithe.
- **Different Needs/Different Stages:** Struggling, Stable, Surplus



QUESTION: *Does your church use similar mottos or slogans? If so, please list them here:*

Add One <i>Give one percent more each year.</i>	Irrational Generosity <i>(a core value)</i>
Struggling, Stable, Surplus	Not Equal Giving But Equal Sacrifice
Living a Life of Generosity	Smart Giving <i>(our platform for giving via smartphone)</i>
Creating a Culture of Generosity	Debt Free
Do, Love, Walk <i>Do Justice, Love Mercy, Walk Humbly</i>	Your Giving Should Be Sacrificial, Frequently, and Proportionate
Start Somewhere	Live on 80%, Save 10%, Give 10%
Being Financially Positioned to Respond to God	Three-month Tithe Challenge
Move to the Right <i>Wherever you are on the scale of giving, move to the right or give more and become more generous.</i>	Increase <i>(We continuously use this as we ask everyone to increase 1% each year.)</i>
80-10-10 Living <i>The 1% Challenge</i>	Grace Giving to the Mission <i>(The easiest and best way to give is online.)</i>
Luke 9:23 “Then he told them what they could expect for themselves: ‘Anyone who intends to come with me has to let me lead. You’re not in the driver’s seat—I am.’” <i>(The Message)</i>	You Can’t Outgive God We can’t do everything, but we can do something. God is not limited by what you have. God is limited by what you give.
Give. Save. Live.	Gather + Grow + Go
Stir, Struggle, Serve <i>We are stirred by the scriptures, struggle well with life and serve others</i>	<i>“No real slogans. Stewardship is part of our core values of the ministry.”</i>
Trustworthy Steward	There’s More to Life Than Me!

☐ THANKING GIVERS

QUESTION: *How do you thank your givers? Check the box if you do any of the following at least once a year. (Check all that apply.)*

Percentage of Churches That Thank Givers in the Following Ways at Least Once a Year

7 Ways Churches Are Thanking Givers	Annual Giving	Annual Giving	Annual Giving
	Under \$1,000	\$1,000–\$9,999	\$10,000 or more
Giving Receipt	96%	74%	74%
Personal Letter	28%	43%	48%
Personal Phone Call	4%	6%	19%
Personal Meeting	4%	6%	19%
Invitation to Stewardship Event	4%	7%	17%
Appreciation Gift (book, etc.)	6%	6%	11%
Letter or call when “lifetime giving” reaches “X” amount	0%	2%	4%

Church leaders included these notes in the “Other” comment box—describing how they specifically thank their givers:

- All new givers are invited annually to our “Get on the Bus” event; taking them around to where we started and some projects that we have funded
- First time givers get a book on stewardship
- First time givers get a personal letter and an appreciation gift (book)
- We send out 15 cards per week to donors in addition to large gift acknowledgements:
 - 5 cards to people who have “elevated” their giving (i.e. giving \$20 per week and now giving \$30)
 - 5 cards to people who have been giving for 5+ years
 - 5 cards to people who make a gift in each month
- Dinner for Lead Givers
- Phone call if gift over \$10,000 in a week
- New givers are invited to an annual stewardship event
- Letters and phone contacts and meeting throughout the year when giving gifts above normal tithes
- A letter of appreciation is included with each semi-annual donor’s giving record
- We don't use those categories. Everyone who gives \$250 annually received a year-end giving letter. Each Campus Pastor sends personal notes for individual gifts in excess of a certain amount (varies from \$2,500 to \$5,000). Campus Pastors meet regularly with their “leading givers” (definition also varies by campus).



“One of my favorite stories concerns a church in a southern city. The pastor of a Presbyterian church there picked up the local paper one morning to learn that one of his fellow-elders had given a million dollars to a nearby college. He immediately went to the telephone and called the man. He asked why that million dollars had not been given to the church. (The church was in the midst of a capital campaign.) The explanation was that the college had asked him personally for a gift and the church had not.”

From the article, “Development and the Local Church,” by Olan Hendrix
(ECFA’s first executive director)

❑ MOST HELPFUL RESOURCES.

Church leaders were asked to list the three most helpful resources that they often recommend to others. Here’s the combined list from both ECFA-accredited and non-accredited church leaders.

Most Helpful Church Stewardship and Generous Giving Resources: By Category

BOOKS
Bible
“Books by Dan Busby”
“Books by Richard Hammar”
<i>Contagious Generosity: Creating a Culture of Giving in Your Church</i> (Leadership Network Innovation Series), by Chris Willard and Jim Sheppard
<i>Maximize: How to Develop Extravagant Givers in Your Church</i> , by Nelson Searcy and Jennifer Dykes Henson
<i>Not Your Parents’ Offering Plate: A New Vision for Financial Stewardship</i> , by J. Clif Christopher
<i>The Advantage: Why Organizational Health Trumps Everything Else in Business</i> , by Patrick Lencioni
<i>The Treasure Principle</i> , by Randy Alcorn
CHURCH ACCREDITATION
ECFA
CONFERENCES
Exponential Pastors Conference on Generosity
Gateway Church’s “Generous Life/Stewardship Pastors’ Training”
NACBA Conference (National Association of Church Business Administration)
CONSULTING/COACHING COMPANIES
3DM
CIF (Christian Investors Financial)
Generis
Generous Church (consulting, Patrick Johnson)
Giving Rocket (coaching)

CONSULTING/COACHING COMPANIES (continued)
INJOY Stewardship Solutions
Kardia Consulting (Tim Avery)
Maximum Generosity (Brian Kluth)
NexStep Coaching & Consulting (Bill Hoyt)
Partners in Church Consulting (Lamar Slay)
RSI Stewardship (capital campaigns)
ORGANIZATIONS & NETWORKS
Christian Stewardship Network
Compass: Finances God's Way (Howard Dayton)
Crown Financial Ministries (Chuck Bentley)
Financial Peace University (Dave Ramsey)
Generous Giving
Good \$ense Movement (founded by Willow Creek)
WEBSITES & SOFTWARE
Shelby Systems (software)
Church Law and Tax (churchlawandtax.com)

❑ MULTI-SITE CHURCHES

Here's what ECFA-accredited churches told us about their multi-site church campuses:

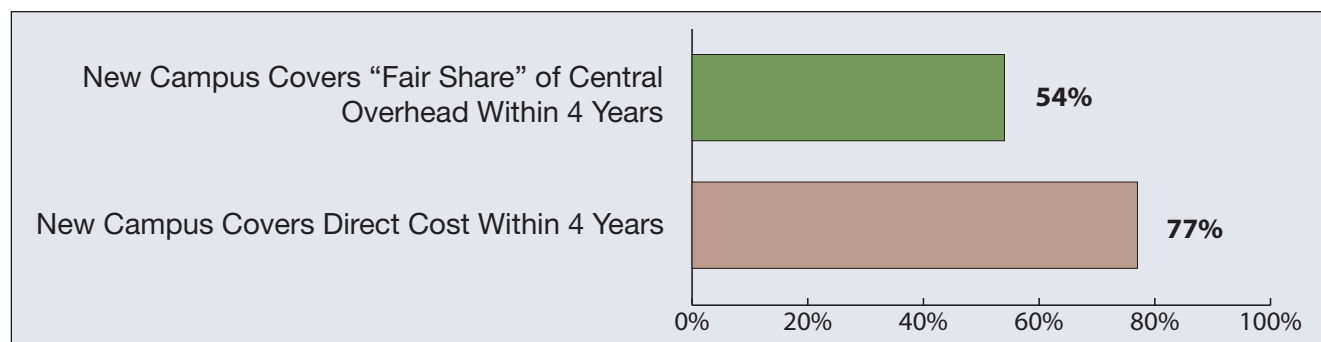
Including your first campus, how many total campuses do you have?

NUMBER OF CHURCHES...	...HAVE THIS MANY CAMPUSES	FIRST CAMPUS: <ul style="list-style-type: none">• 94% have the LARGEST average annual giving per household• 69% have the MOST ACTIVE outreach• 88% have the MOST VOLUNTEERS OTHER CAMPUS OR CAMPUSES: <ul style="list-style-type: none">• 86% have the YOUNGEST average age of attenders• 81% have the HIGHEST MEMBER growth rate
2 churches have	1 campus only*	
9 churches have	2 campuses	
9 churches have	3 campuses	
3 churches have	4 campuses	
2 churches have	5 campuses	
1 church has	6 campuses	
1 church has	15 campuses	
1 church has	16 campuses	
1 church has	More than 20 campuses	
*Perhaps these two churches with one campus each are planning to launch one or more sites soon, or had multi-sites but do not now.		

QUESTION: *What would you say to a board member from a single campus church who called and asked for your wisdom and experience on these questions?*

Multi-Site Churches	Within 1–2 Years	Within 3–4 Years	Within 5–6 Years	Within 7–10 Years	Never!	I Don't Know
How long before a new campus covers its direct costs?	53.8%	23.1%	11.5%	3.8%	0.0%	7.7%
How long before a new campus covers its “fair share” of central overhead?	34.6%	19.2%	26.9%	11.5%	0.0%	7.7%

Percentage of churches that say a new campus will cover its own costs and its “fair share” of overhead within the first 4 years:



Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

GIVING OPPORTUNITIES

“How and where the church gives money to other ministries.”

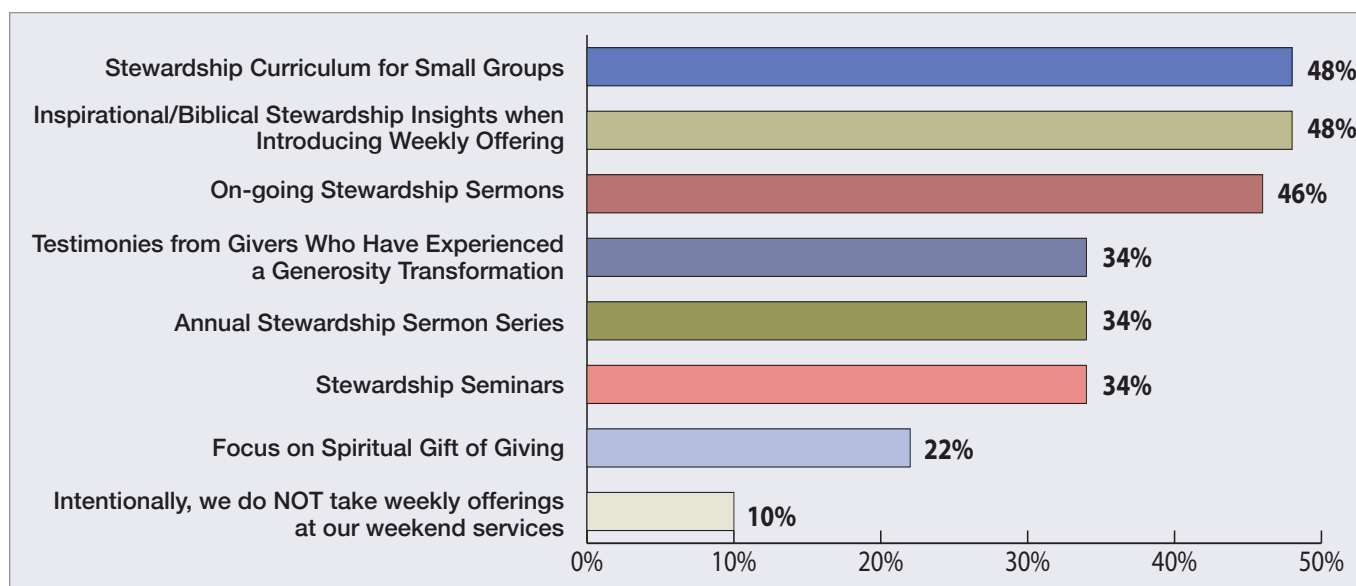
❑ FACTORS THAT CONTRIBUTED TO THE CHANGES IN GIVING FROM 2012 TO 2013:

QUESTION: *Briefly, if there was a change in your 2013 vs. 2012 giving, can you identify any factors that contributed to the change?*

	“A SERIES ON GENEROSITY”
Here’s what 15 churches said contributed to increased giving in 2013:	<p>“Increased focus on teaching generosity vs. the predominant ‘happiness = materialism’ philosophy of our western culture. We’ve been very blessed and impacted by the Leadership Network Innovations Series recent book, <i>Contagious Generosity</i>. It’s given us some great motivation and tools to step up our charge to the people to live generously with their time, money, and talents—generously investing with a Kingdom/eternal focus.”</p> <ul style="list-style-type: none"> • “A 5-week stewardship series and a series on generosity” • “Stabilizing economy and stock market, growth in church” • “20% of the congregation went through Financial Peace University” • “Greater giving units and our higher-end givers are being more generous (intentional on our part with a “Move to the Right” focus)” • “Commenced a capital campaign initiative in March” • “New senior pastor; church growth” • “Substantial increase in the number of giving units” • “Two things: 1) continued growth in the church, 2) giving increase and attendance increase are almost identical” • “New campuses, growth in attendance” • “Growth in the number of givers; growth in the percentage of their giving; growth in income of our families (farmers and real estate both doing better)” • “Stewardship emphasis series by Senior Pastor in the fall of 2012 and continuing emphasis in spring of 2013 with a guest speaker and stewardship book gifted to attenders. Continued emphasis to begin in October of this year with guest speaker and stewardship series for our life groups.” • “We conducted a 90-Day Tithe Challenge that has increased giving.” (For more information and a two-minute video, visit: http://opendoor.tv/90-day-tithe-challenge) <p>“We did start a stewardship campaign, for the first time. As such, giving is up almost 20%.”</p>

❑ CREATING A BIBLICAL STEWARDSHIP CULTURE.

QUESTION: *Check the current programs and approaches you are using to create a biblical stewardship culture:*



GREATEST POTENTIAL PROGRAMS:

When asked to select the TOP 2 (only) programs that have the GREATEST POTENTIAL for creating a biblical stewardship culture in their churches, leaders selected:

- ☒ Testimonies from givers who have experienced a generosity transformation
- ☒ Ongoing stewardship sermons

Question:

GREATEST NEED?

“What is the greatest biblical stewardship need and/or issue you are facing in the next 1–3 years?”

Answer:

HELP THEM EXPERIENCE FREEDOM

"Increasing the percentage of the families that call us their home church, and to give something—and work up to a tithe.

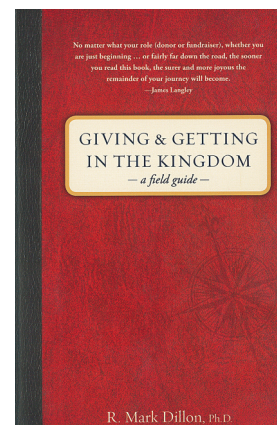
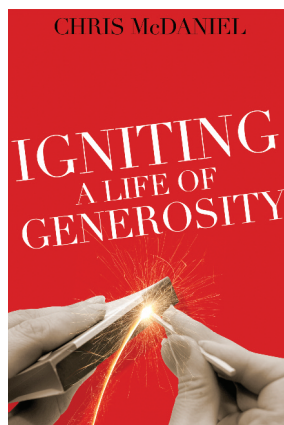
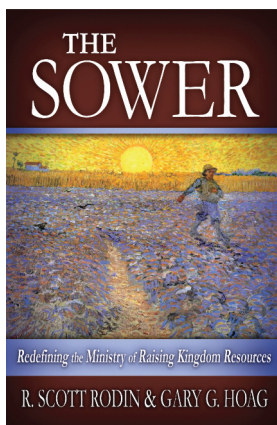
The reason:

to help them experience the freedom in turning it over to God.”

Section 6 | Stewardship Resources from ECFA

ECFA provides this Executive Summary of the *1st Annual Church Stewardship Survey*, as well as other resources, to inspire and equip senior pastors, lead pastors, executive pastors, finance and stewardship pastors and staff, volunteers, and board members and elders in their important ministry roles and responsibilities.

YOUR ESSENTIAL RESOURCES from ECFA



ECFA Books, Publications, and Other Resources – ECFA.ws

- *The Sower: Redefining the Ministry of Raising Kingdom Resources*, by R. Scott Rodin and Gary G. Hoag
- *Igniting a Life of Generosity*, by Chris McDaniel
- *Giving & Getting in the Kingdom: A Field Guide*, by R. Mark Dillon
- More than 40 other books and resources available

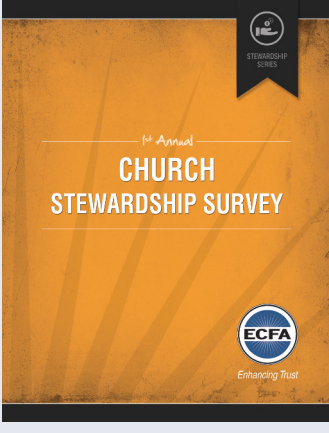
ECFA Knowledge Center – ECFA.org/KnowledgeCenter

- Establish a resource development program that yields transformed hearts and generous gifts. Then, hold and disburse the funds in a faithful manner, with proper reporting to givers and the government.
- Hundreds of resources and downloadable documents

ECFA Webinars and Webinars-On-Demand – ECFA.org

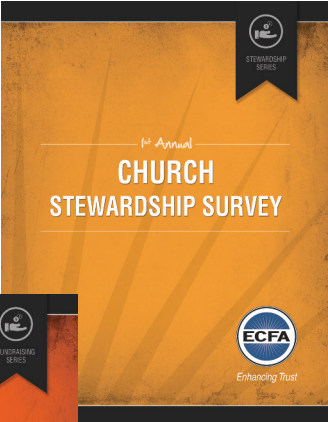
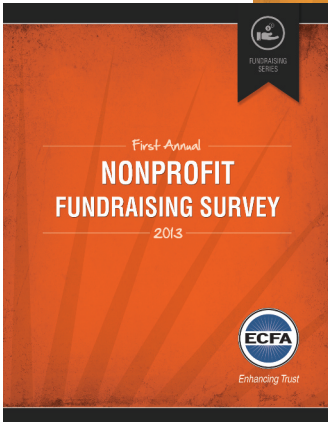
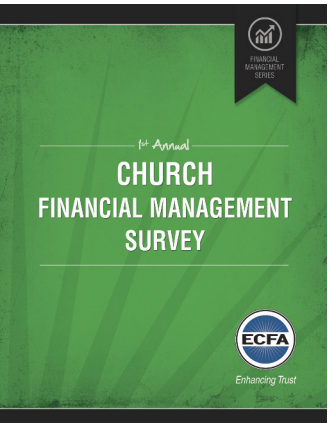
- Order the pizza and gather your stewardship team for a live ECFA webinar or create your own niche training, on your schedule, with ECFA Webinars-On-Demand.
- Dozens of topics, including “Trends in Mobile and Digital Giving”

➤ Read the Report

<p>Download the 52-page Executive Summary</p>	<p><i>1st Annual ECFA Church Stewardship Survey: The Comprehensive Report & Raw Data</i></p>
	<p>The comprehensive report, including all raw data and open-ended comments, is available for purchase, subject to copyright restrictions and intended use. There are several format options available. The data includes:</p> <ul style="list-style-type: none"> • ECFA-accredited churches: raw data (62 churches responding; 95 pages) • Churches not accredited by ECFA: raw data (78 churches responding; 98 pages) • Complete Report with Analysis • Complete Report without Analysis <p>The data, unavailable from any other source, will be of great value to researchers, seminary and academic institutions, denominational leaders, church consultants, and others. Customization of the survey for individual churches, denominations, associations, and other groups is available.</p>

Contact ECFA for More Information and Purchase Options
Email: survey@ECFA.org

➤ ECFA Surveys — available at ECFA.org/Content/Surveys

<p>Available now</p>  	<p>Coming soon</p> 
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➤ ECFA Resources

The screenshot displays the ECFA website's resource page. At the top, there is a navigation bar with links: Home, About ECFA, ECFA Standards, Join ECFA, Accreditation Renewal, Find Member, Favorites, Help, and My ECFA. A search bar and social media icons are also present. The main content area is titled 'ECFA Resources' and features a grid of 12 resource cards, each with a title, description, and a 'read more >>' link.

- Knowledge Center**: The Knowledge Center provides access to hundreds of documents including policies, procedures and research on topics such as charitable gifts, expense reimbursements, board governance, fringe benefits, and much more.
- eBooks**: ECFA provides easy-to-read eBooks to help you understand the fundamentals of forming a Charitable Organization, fundamentals of Clergy Social Security, the fundamentals of Clergy Tax, and many more.
- ECFA Press**: You will find the latest ECFA published materials at the ECFA Press.
- Governance**: You will find the latest governance resources, consisting of the Governance Toolbox Series, webinars, governance blog, and the Governance Survey Report.
- Podcasts**: ECFA's newest released podcasts include Dan Busby speaking on "The Charitable Giving Deduction and Churches" and "The Fiscal Cliff and the Impact on Churches."
- ECFA Tax Booklets**: These tax booklets are based on the two full-size books published by Zondervan: The Zondervan 2014 Minister's Tax & Financial Guide and the Zondervan 2014 Church and Nonprofit Tax & Financial Guide.
- Webinars/On-Demand**: ECFA provides outstanding learning opportunities through exclusive 60-minute online/telephone webinars covering the latest developments and issues affecting churches and nonprofits.
- Donor Resources**: ECFA is a giver's best friend. With 1.8 million charitable organizations in America, how do you know which organizations to trust? The options can be overwhelming.
- News**: Stay up-to-date on the most recent news relating to Capitol Hill, Church and Clergy, Commission on Policy and Accountability for Religious Organizations, Court Issues, Fraud, Giving, Governance, and the IRS.
- Compensation Data**: ECFA provides compensation survey information for the top positions for churches and other nonprofit organizations.
- Focus on Accountability**: FOCUS on Accountability Quarterly Newsletter provides many ways for you to stay in touch with the latest developments and issues affecting churches and nonprofits.
- Survey Results**: ECFA annually sponsors three nonprofit surveys and three church surveys. Nonprofit and church leaders find these resources helpful to their senior staff and board for discussion starters regarding best practices of similar organizations.

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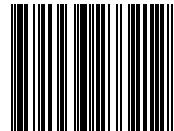
ECFA (Evangelical Council for Financial Accountability)
440 West Jubal Early Drive, Suite 100 • Winchester, VA 22601
Phone 800-323-9473 • Fax 540-535-0533
information@ECFA.org • ECFA.org
Survey Inquiries: survey@ECFA.org



Enhancing Trust

440 West Jubal Early Drive
Suite 100
Winchester, VA 22601
ECFA.org

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