





The Ordinary Church in Extraordinary Times: Facing the Financial Impact

a webinar presented by the EPC Smaller Church Network

June 4, 2020



EPC Small (Ordinary) Church Workshop The Ordinary Church in Extraordinary Times

Segment 3: Facing the Financial Impact (June 4th)

Joel 1:2-7; 13-14

Hear this, you elders; give ear, all inhabitants of the land! Has such a thing happened in your days, or in the days of your fathers? Tell your children of it, and let your children tell their children, and their children to another generation. What the cutting locust left, the swarming locust has eaten. What the swarming locust left, the hopping locust has eaten, and what the hopping locust left, the destroying locust has eaten. Awake, you drunkards, and weep, and wail, all you drinkers of wine, because of the sweet wine, for it is cut off from your mouth. For a nation has come up against my land, powerful and beyond number; its teeth are lions' teeth, and it has the fangs of a lioness. It has laid waste my vine and splintered my fig tree; it has stripped off their bark and thrown it down; their branches are made white.

Put on sackcloth and lament, O priests; wail, O ministers of the altar. Go in, pass the night in sackcloth, O ministers of my God! Because grain offering and drink offering are withheld from the house of your God. Consecrate a fast; call a solemn assembly. Gather the elders and all the inhabitants of the land to the house of the Lord your God, and cry out to the Lord.

Key Point: In a famine, you're looking for food, in a fast you're looking for God. In a financial crisis don't look for money, look for God.

What does the impact look like?

- I. It is very difficult to get current, accurate data. Some churches have experienced up to a 70% reduction in giving, while others have seen little impact. Lifeway Research is predicting, however, a significant increase in church closures this coming year, due primarily to financial struggles.
- II. A Tale of Two Churches: 5Point7 Church, Detroit, MI, and River City Church, Debary, FL.
- III. Every situation will be different, which means there will be no "one size fits all" approach to navigating this season.







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Discerning what the future might hold, and how we assess our options

I. Andy Crouch - A blizzard, a winter, an ice age. Blizzard is the hard-hitting storm that lasts a short time and does a lot of damage. We're emerging from that blizzard now, but the season of winter is still upon us. As discussed above, the damage done by the blizzard and the severity of the winter will depend on a number of factors: Your financial condition before the pandemic, your local economy, your church's expenses and reserves, etc. Whether or not the winter will extend into an ice age is anybody's guess.

Reference

https://journal.praxislabs.org/leading-beyond-the-blizzard-why-every-organization-is-now-a-startup-b7f32fb278ff

II. Josh Laxton, Christianity Today - Short and Long Term Effects of Covid 19: The short term effects include operating at 50-75% normal budget, rethinking current staffing, and reshaping how we talk about money and stewardship. The long term effects will see churches making significant shifts in the way they handle finances (leaner staffs, bi-vocational ministers, and diversifying how they fund themselves).

Reference

https://www.christianitytoday.com/edstetzer/2020/may/short-term-and-long-term-effects-of-covid-19-on-church-in-a.html

III. Todd McMichen, Lifeway Research - National average is 20% decline in giving. Going forward, you must have the mindset that your entire ministry budget is now a COVID budget. Interestingly, despite the downturn in church giving this has been a season of amazing public generosity. Churches so far have largely missed this because we're too busy trying to figure out how to have church on Sunday.

Reference: https://stetzerleadershippodcast.com/ Episode 30

IV. Assessing our Options - Scenario Planning

Using the three categories set forth by Andy Crouch:

1) If this pandemic is limited to a blizzard, and we have only a small change in our overall financial picture, how will we move forward? Hint: Resist the urge to







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- "return to normal" and seize the opportunity to bring about change, no matter how small.
- 2) If the effects of the pandemic extend into a winter season, consider changing fundamental aspects to your ministry, like eliminating programs, reducing staff, using the facility differently. This may also mean taking a hard look at whether the pastor should seek bi-vocational work.
- 3) If the changes brought about by COVID become an ice age, creating a deep and lasting financial crisis, then you will face very difficult and emotional decisions. This is where scenario planning provides the most help. To talk about the tough decisions before they need to be made allows you to consider them more thoughtfully and prayerfully. Staring down your "worst-case scenario" ahead of time makes it less daunting should it arrive on your doorstep.

How does this impact church vitality?

A loss of money does not mean a loss of calling - for the pastor or the church. It simply means there's a new normal, and you get to help shape some of it. We must remember: The church is not defined by where it meets, but by where it ministers.

So maybe it's time to change your metrics when it comes to measuring vitality. Jim Collins (Good to Great and the Social Sector) says we must distinguish between inputs and outputs, and that inputs should not be used to measure success (or vitality). What are the inputs for a church? People, money, facilities. The outputs are changed lives and revitalized communities brought about by the power of the gospel. Measuring these things is challenging, but necessary to get an accurate picture of vitality.

What is the impact on your role as the pastor?

Nothing really changes in terms of your job description - you still preach the word, administer the sacraments, and shepherd the flock. But you also need to support your family and pay the bills, and so do the members of your congregation.

So be honest with your session and the congregation. One of the most important things a leader can do during this time is to define reality. If it stinks, say so. If you're sad or struggling or grieving, admit it. Honest lament is biblical, healthy and leads us to the promise of our Savior Jesus Christ in John 16: In this world we will have trouble, but take heart, for He has overcome the world.