

## Webinar Takeaways: Leading with Insight

### 1. Budgeting Is More Than Managing Money

- A church budget should not only track finances—it should support ministry goals and spiritual formation.
- Healthy budgeting helps align resources with the mission of leading people to know and follow Jesus.

### 2. The Real Challenge Is Managing the Giving Side

- Most churches know how to manage expenses.
- The harder question is: How well are you managing giving?
- Giving requires deeper insight than simply reviewing totals or average gift per attendee.

### 3. Q1 is the Time for a Reality Check

*After the first quarter, leaders should evaluate:*

- Are we tracking with budgeted giving?
- Are giving patterns matching assumptions?
- Are we seeing early warning signs or opportunities?
- What trends are developing for the rest of the year?

### 4. Ask Three Critical Questions Every Month

Church leaders should consistently ask:

1. Why did we hit or miss the budget?
2. Is this a trend or an anomaly?
3. What adjustments can or should we make?

### 5. Real-Time Data Matters

- Waiting 30–60 days for reports is too late.
- Leaders need current information to make timely decisions.
- Real-time giving visibility allows faster course corrections.

### 6. Look Beyond Total Dollars

Important giving metrics include:

- Core givers vs. top givers
- Household count
- Gift count
- Average gift size
- Year-over-year trends
- Large gift timing
- Donor churn and concentration risk

## **7. One-Time Gifts Can Create False Confidence**

- A large gift may temporarily boost totals.
- Leaders need to know whether growth is sustainable or the result of a one-time event.

## **8. Use Multiple Budget Scenarios**

Instead of one fixed budget, leaders should consider:

- Conservative budget
- Expected budget
- Faith/stretch budget

This gives leadership flexibility based on actual giving performance.

## **9. Communicate the “Levers”**

If giving increases:

- Hire needed staff
- Expand ministry opportunities

If giving declines:

- Delay spending
- Adjust plans
- Reforecast early

Clear communication builds trust with staff and leadership.

## **10. Giving and Discipleship Are Connected**

- Financial engagement often reflects spiritual growth.

- Changes in giving may indicate pastoral opportunities, not just budget concerns.
  - Leaders should approach giving data with both wisdom and compassion.
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## Action Steps

### Immediate (This Month)

#### Financial Review

- Compare actual giving vs. budget through Q1.
- Identify over/underperformance by month.
- Highlight any large gifts affecting totals.

#### Trend Analysis

- Review:
  - Household giving trends
  - Core giver retention
  - Top giver concentration
  - Average gift size
  - Year-over-year comparisons

#### Leadership Questions

Ask your team:

- Why are we ahead or behind?
  - Is this temporary or ongoing?
  - What decisions do we need to make now?
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## Next 30 Days

### Build Scenario Plans

Create three models:

1. Conservative
2. Expected

### 3. Stretch/Faith

Attach ministry decisions to each scenario.

#### Adjust Forecasts

- Reforecast the remaining 9 months based on current trends.
- Don't wait until year-end.

#### Communicate Internally

Share with elders/staff:

- Current giving reality
- Opportunities
- Risks
- Recommended next steps

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## Ongoing Monthly Rhythm

### Dashboard Review

Track monthly:

- Total giving
- Core giver movement
- New/lapsed givers
- Major donor trends
- Giving by campus (if multi-site)

### Ministry Response

Use insights to:

- Celebrate wins
- Encourage generosity
- Provide pastoral care
- Make wise staffing and spending decisions