

# The Positive Impact of e-Giving on Church Finances



Whether it's money coming in or money going out, Pastor David Norman is passionate about electronifying the process for churches, even very small ones. And not just his churches, but others, too. In addition to his duties as pastor of Cornerstone Wesleyan Church in Heuvelton, New York, Norman also works as a consultant to churches, especially those identified by his district as needing a financial makeover. He has twice served as Executive Pastor for churches and has a B.A. from Central Bible College, a Master of Divinity from Wesley Seminary at Indiana Wesleyan University, and an MBA from the University of Phoenix.

## A PASTOR'S POINT OF VIEW

Pastor David Norman puts it simply. *"We need to get out of the Stone Age in how we manage our money, records and giving."*

Norman says churches, even small ones, need to overhaul how they look at giving. And they need to make the "money talk" a natural part of the culture instead of just once a year stewardship drives. "It's a sensitive topic. There is a general thought that it is taboo to talk about religion, money, or politics, and in the stewardship talk you are talking about two of those things at the same time. But we must ask members if they are part of a life-changing organization or not. And if they are, then we need to make the case for regular support."

Pastor Norman says it is important to help members make the decision on the spot to become a regular giver. "Let them know that if this is what you want to do, do it now — make the decision and sign up for automated giving. Remind them it's how they pay other set-it-and-forget-it bills. Having staff on hand to help or direct sign up on the spot is important," says Norman.

He has seen many examples of e-Giving successes that show the power of electronic payments to smooth out and increase giving. Here are a few of them.

## THE WINTER STORM

"When I was pastor of a small church in rural Vermont there was a terrible snow storm one Sunday and we cancelled services because the road was so bad that police and hospitals could not respond to emergencies. That weekend, despite the cancellation, we had \$1400 come in. We had to cancel another service that month and \$700 came in, all because of electronic recurring giving."

## THE SUMMER SLUMP

Norman was introduced to Vanco through his church management software. Vanco is the payment processor for clients of PowerChurch. "Banks tend to charge outrageous fees to do ACH deposits. Vanco's ACH fees are very low. There are additional charges for credit card fees, as with other processors, and a low monthly fee for online giving on the website."

"I've used Vanco for 8 years now at various churches. I never signed up for the website giving because I didn't like the 25 dollars a month fee. But after hearing about the online giving success of another church, **we switched from PayPal to Vanco's online solution**. The week we switched, we on-boarded a \$500 a month recurring giver. So would I pay a small amount of money to enable donations to come in more easily? Yes."

## THE MONEY GOING OUT

Norman says that the problem with Microsoft Excel is that the spreadsheets are built by the user, for the user. So if that person gets hit by a bus – you don't know or understand all the formulas. Also, it's not efficient. Staff spends several hours a week paying bills and payroll and reconciling. The combination of church management software and an e-Giving solution cuts that time to just a few hours a month.

## CONCLUSION

Pastor Norman says churches must continue to evolve to meet members in their payment comfort zone. "Everywhere you want to engage in commerce, they ask for paper or plastic. Except for the church where we only take paper, and you have to be present to make the donation." Next on the horizon for Pastor Norman is kiosk giving – a great way to help members sign up for recurring giving while they are inspired and motivated.

Help members make the decision on the spot to become a regular giver.

"We need to get out of the Stone Age in how we manage our money, records and giving."

- David Norman, Cornerstone Wesleyan Church



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### About Vanco Payment Solutions

Vanco Payment Solutions is focused on addressing the unique needs of clients that count on predictable, recurring revenue. Faith-based and other relationship-oriented organizations—and the software providers and professional associations that serve them—rely on Vanco's specialized approach to adding electronic payment options and enhancing current capabilities.

The company's experienced team helps more than 30,000 clients across the U.S. conveniently, securely and efficiently accept a broad range of electronic payments, and more effectively manage their operations.