



Contributions: **RISK/SOS**

For the past several years, Shelby has used a user-defined report called RISK/SOS, found in the Attendance module. This report provides a grading system that ranks each individual by how often he or she attends during a specified period of time, and how this attendance pattern compares against the previous period.



Using this grading system, you can run reports to retrieve the names and contact information of attendees who are starting to “slip out the back door.” You can also find attendees with exemplary attendance for volunteer placement or to assign the individual additional responsibilities.

Attendance history is not the only metric that can be used to measure the spiritual health of an attendee. Studies show that dwindling donations are the first sign that members have become discouraged or uninterested in their church. Additionally, almost every church has members who cannot attend, such as missionaries and shut-ins. Therefore, many churches are beginning to examine giving patterns for additional insight.

To accommodate these churches, the Contributions module uses a variation of the RISK grading scale, which is being introduced on the *Shelby spring 2006* release CD. This new functionality is called Contributions RISK/SOS.

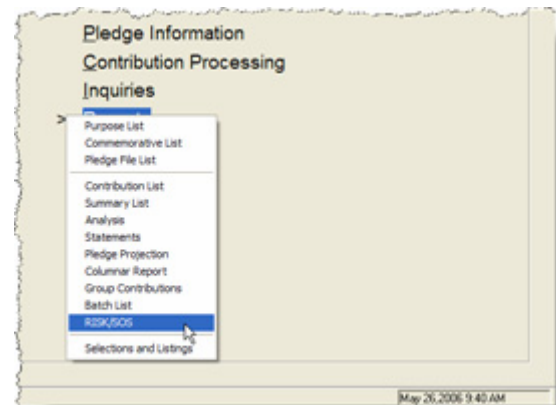


The “Simple at Risk” Report

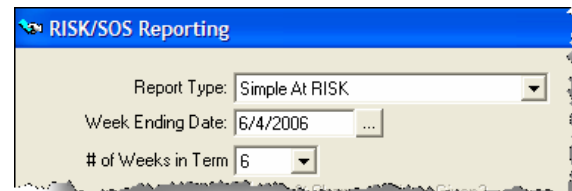
You will need a firm understanding how RISK/SOS works to successfully analyze most of the Contribution RISK/SOS reports. However, Shelby has included a “Simple at Risk” report that produces the names of individuals who are likely slipping out the back door, along with their contact information.

If you feel that this one report will suit your needs, read just the instructions below to learn how to run this report. If you want to learn more about the other Contribution RISK/SOS reports, skip this section and then read the subsequent sections of this document.

- 1) Start Shelby v5.
- 2) Locate and click on the **Contributions** Link.
- 3) Click **Reports** on the Contributions Home Base screen.
- 4) Choose **RISK/SOS** from the menu.



- 5) Select **Simple At RISK** using the Report Type pull-down field.
- 6) Enter the most recent Sunday’s date in the **Week Ending Date**.
- 7) Select the number of weeks of history you wish to analyze using the **# of Weeks in Term** pull-down field.





- 8) Select the **Mark with Contribution RISK/SOS Profiles** checkbox if you wish to place a special Contribution RISK/SOS profiles on the records selected by the report. For more information about these profiles, see page 19.
- 9) Select the **Sort and Page Break** checkbox if you wish Shelby to calculate separate RISK/SOS scores for each purpose.
- 10) Click the **Include/Exclude** button to add or remove certain purposes from the RISK/SOS calculation.
- 11) Click the **OK** button to run the report.

	A	B	C	D	E
1	R	RISK/SOS for First Church In The City			
2		6 weeks ending 6/4/2006			
3					
4		Name	Home Phone #	E-mail	% Change Avg. Gift
5		Addams, Mr. Gomez (#206)	555-5555		-22.23
6		Anderson, Mrs. Margaret (#237)	(901) 555-5664		-100
7		Barone, Mr. Raymond -Ray(#359)	555-6663		-100
8		Bentley, Mr. Christopher -Chris(#66)	555-4700	Cbent@aol.com	-100
9		Burns, Mr. George (#165)	555-4646		-100
10		Cleaver, Mr. Ward (#182)	(901) 555-9812		-100
11		Douglas, Mr. Steven -Steve(#215)	555-4422		-100
12		Edwards, Blake (#24)	(901) 555-2345	ru@simpleemail.net	-32.98
13		Flintstone, Mr. Fred (#69)	(901) 757-2372	fred@bedrock.net.gtowncofc@yahoo.com	-12.29
14		McCain, Mr. Lucas (#378)	555-6627		-100
15		Nelson, Capt. Anthony -Tony(#502)	(901) 555-2442		-100
16		Nelson, Mr. Ozzie (#172)	555-4714		-100
17		Norton, Mr. Edward -Ed(#180)	555-9921		-100
18		Petrie, Mr. Robert -Rob(#176)	555-3333		-6.97
19		Ricardo, Mr. Richard -Rickey(#174)	555-7751		-100
20		Rubble, Mr. Barney (#73)	853-1233	Barney@bedrock.com	-1.16
21		Zimmerman, Mr. David -Dave(#61)	555-1830	Zimmer@OUKID.com	-100



*What is the **RISK/SOS** grading scale?*

Analyzing how RISK/SOS works in the Attendance module will help you understand use Contribution RISK/SOS.

What information would you need to grade an individual based on their attendance? For starters, you would need to know how many times the individual came to church during a given time period.

For example, if an attendee were present at Sunday School **nine** out of **thirteen** weeks, you would likely consider this person a regular attendee.

However, the number of times a person was present does not always present an accurate picture of spiritual growth. Assume a person attended **four** out of **thirteen** weeks. Although this person would be considered a sporadic attendee, this attendee may have attended Sunday School only once or twice a year in the past. Therefore, to grade the attendee accurately, you would need to know if the individual's attendance was improving or getting worse.

Together, this information helps you decide which attendees need to be contacted by your outreach team.





The RISK Score

The first element of the grading scale, the **RISK** score, works very similar to the *A,B,C,D,F* grading scale used in some elementary schools. Each attendee is first assigned a letter-grade based on the number of times they attended. For example, you may have set up your scale so that:

<u>If attendee attended:</u>	<u>Received a Grade of:</u>
10 to 13 times out of 13 weeks	A
7 to 9 times out of 13 weeks	B
4 to 6 times out of 13 weeks	C
2 to 3 times out of 13 weeks	D
0 to 1 times out of 13 weeks	F

Each grade then corresponds to a RISK grade. The RISK grades are:

R stands for *Regular Attendee*

I stands for *Irregular Attendee*

S stands for *Sporadic Attendee*

K stands for *Non-Attendee*

Attendees who scored an A or B receive an **R** grade. Attendees who scored a C receive an **I** grade. Attendees who scored a D receive an **S** grade. Finally, those with an F receive a **K** grade.



Why are there Five Letter Grades?

Shelby has incorporated a five-letter grade system. In doing so, you can split your regular attendees (hopefully the majority of your attendees) into two groups. This will help you determine which regular attendees are *sliding* without having to deem them as an “irregular attendee”. If desired, you can set the grading score for **A**’s and **B**’s equal. This will, in effect, allow you to use a four-letter grade system instead.



The RISK/SOS Scale is Adjustable

In the example above, we assumed a thirteen-week period. It is important to note, however, the period length is user-defined; you can create a period of any duration. The *number of meetings attended* range for each grade level is also not fixed. You could create a scale so that anyone who attends at least half of the meetings receive an **A** grade, or anyone who does not have perfect attendance receives an **F**, and so on.

The SOS Score

The second element is the **SOS** score. SOS is an acronym standing for “Soaring,” “Ongoing,” and “Sliding.” This score is also based on the **A,B,C,D,F** scale. After Shelby determines the RISK score for the current period, it will also calculate the RISK score for each individual for the previous period. If this score went up, then the individual is given a “Soaring” grade. If the score stayed the same, then the individual is given an “Ongoing” grade. If the score went down, then the individual receives a “Sliding” grade.



*How Does **RISK/SOS** Apply to Contributions?*

Like the Attendance module, the Contributions RISK/SOS report also gives each donor an *A,B,C,D,F* grade. However, it does not grade an donor on how much they gave. Instead, Contributions RISK/SOS grades based on the *change in giving*.

The overall change in giving is calculated by three aspects, each displayed in separate columns on the Contributions RISK/SOS reports:



- 1)** Comparing the number of contributions in the selected period to the previous period, or “**Percent Change in Times Given**”
- 2)** Comparing the average gift amount per gift in the selected period to the previous period, or “**Percent Change in Average Gift**”
- 3)** A composite score (average) of 1) and 2)

Calculating “Percent Change in Times Given”

First, Shelby will calculate the total number of times each giver made a donation. Then, Shelby will calculate the total number of times each giver made a donation for the previous four weeks. If the number of donations made during the selected period is close to the same number made the previous period by a particular contributor, then that contributor receives an **A** grade. The fewer the number of gifts made during the selected period compared to the number of the previous period, then the lower the grade.



After a five-letter grade is associated with each person, the donor receives a **RISK** and **SOS** grade, calculated much in the same way as for attendance. If an individual received an **A** or **B** grade, they receive an **R** score. A **C** grade receives an **I** score, and so on. If the grade improved during the selected period, then the contributor receives a “**Soaring**” SOS score. If the grade remains the same, the contributor receives an “**Ongoing**” score. If the grade went down, the contributor receives a “**Sliding**” score.

Take a four-week example, starting with May 1st and ending with May 28th for a contributor named Bob. Assume that you have customized your giving scale so that:

- If a contributor gives as much (or more) during the current period as the previous period, he receives an **A**.
- If a contributor gives 75% to 99% as much during the current period as the previous period, he receives a **B**.
- If a contributor gives 50% to 74% as much during the current period as the previous period, he receives a **C**.
- If a contributor gives 25% to 49% as much during the current period as the previous period, he receives a **D**.
- If a contributor gives less than 25% during the current period (or, gave nothing but gave during the previous period), he receives an **F**.

If Bob gave **5** times for the selected period (May 1st through May 28th), but gave **8** times in the previous period (April 2nd through April 30th), he would receive a **C** grade. Therefore he would receive an **I** RISK score and a “**Sliding**” SOS score for his *percent change in times given* column.

If Bob gave **7** times for the selected period and **6** times for the previous period, he would receive an **A** grade, which transposes to a RISK and SOS score of **R** and “**Soaring**”, respectfully.



Calculating “Percent Change in Average Gift”

Next, Shelby will calculate *percent change in average gift* by finding the average dollar amount of all the gifts in the current period and comparing it to the average of all gifts in the previous period. Each record then receives a letter-grade based on the change from the selected period to previous period, and then this grade is transposed to a RISK and SOS grade.

Back to our example, assume Bob gave \$25 on May 28th, \$50 on May 21st, \$75 on May 14th, and \$100 on May 7th for an **average gift of \$62.50**. However, Bob gave \$100 for each Sunday during the previous period (on April 30th, 23rd, 16th, and April 9th), for an **average gift of \$100**. Therefore, Bob’s giving for the selected period dropped down to 62.5% of the previous period (a 37.5% drop). Bob would receive a **C** grade, which would transpose to an **R** and “**Sliding**” RISK/SOS score.

Calculating the Composite Score

The composite score is simply the average of the two five-letter grades found in the *percent change in times given* and *percent change in average gift* columns. For example, if Bob received an **A** in the first column, and a **C** in the second column, his composite grade would be a **B**.

Shelby users will find the composite score very useful. The *percent change in times given* or *percent change in average gift* scores alone do not always tell the whole story when measuring giving patterns.

For example, assume Bob normally gives \$50 a week to the church, but decides to start giving \$200 a month instead. If you were to look at the *percent change in times given* score alone, you might assume that he was slipping in his giving since he went from giving four times a month to one. In actuality, he is still a regular giver.



Likewise, if Bob were originally giving a once-a-month gift of \$200 and decided to start giving \$50 a week instead, you might also erroneously assume that he were slipping in his giving, when in fact he was only giving less often.

The composite score, assuming that the grading scale for both columns were the same, would eliminate both scenarios and give you an accurate measurement of Bob's spiritual growth.

So what is the point of having both columns? Why doesn't Shelby simply display the composite column? There are two reasons Shelby provides you with data for these two metrics.

Firstly, you may care less about the number of times an individual gives and care more about the fluctuation in their total giving amount. Therefore, you could weight the *percent change in average gift* column slightly heavier than the *percent change in times given* column. Therefore, the first reason for keeping these metrics separate is so that you can **use a different scale for each column**.

Secondly, your church may want to encourage your congregation to give more regularly to help with budget planning. Scoring each column separately would allow you to run your RISK/SOS report using only the *percent change in times given* column, giving you only the information you really need. Therefore, the second reason for keeping these metrics separate is **to produce only the desired information** on your reports.

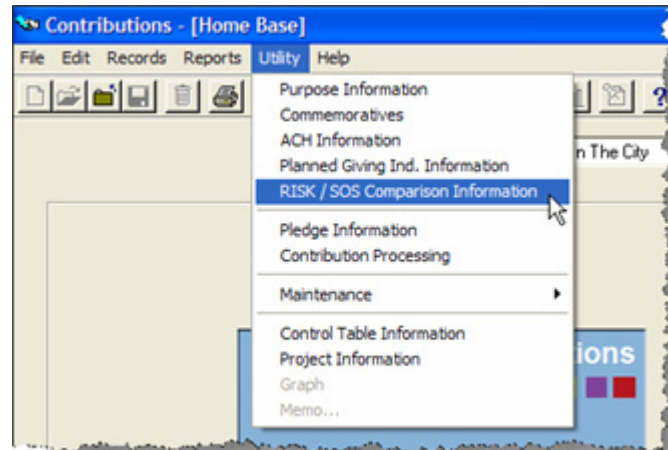
A Final Note of Gifts

It is important to note that every time money is given to a different purpose, this is considered a separate gift. For example, if a contributor writes a \$200 check and asks that half go to your TITHES purpose and the other half go to your BUILDING purpose, Shelby counts this as two separate \$100 gifts. Keep this in mind when analyzing your reports.



Creating a New Grading Scale

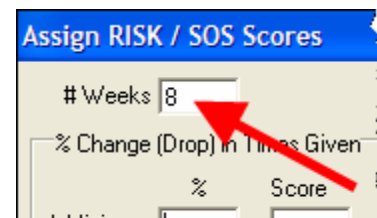
- 1) Start Shelby v5.
- 2) Locate and click on the **Contributions** link.
- 3) Click **Utility** from the menu bar at the top of the *Contributions Home Base* screen.
- 4) Choose **RISK/SOS Comparison Information** from the menu.



- 5) Note that four grading scales have already been created. These grading scales come preset upon loading the *spring 2006 CD* (version 5.6.1000). You can alter these scales at any time by double-clicking on the desired scale. To create a new grading scale, click the **Add New** button at the bottom of the window.

# Weeks	A Min. (Times)	A Score (Times)	B Min. (Times)	B Score (Times)	C Min. (Times)	C Score (Times)
4	0.00	100	0.00	100	50.00	75
6	0.00	100	0.00	100	50.00	75
13	0.00	100	0.00	100	50.00	75
26	0.00	100	0.00	100	50.00	75

- 6) Enter the period length in the **# Weeks** field at the top of the *Assign RISK/SOS Scores* window. For this example, enter **8** in the field to create a new eight-week period grading scale.





7) Fill in the percent (%) fields under the % change in times given and % change in average gift columns. Notice that the figure you enter in the % column is the drop in percentage of change. Three example scales, along with the appropriate input, has been created in the illustration below; however, feel free to create you own.

The 25-point Grade Scale, as outlined in previous sections

- No Change in Giving = **A** (or, a zero percent change)
- Contributor Gives at Least 75% in current period as previous period = **B** (or, no more than a 25% change)
- Contributor Gives at Least 50% in current period as previous period = **C** (or, no more than a 50% change)
- Contributor Gives at Least 25% in current period as previous period = **D** (or, no more than a 75% change)
- Contributor gave nothing during current period, but gave last period = **F** (or, a complete 100% change)

% Change (Drop) in Times Given			% Change (Drop) in Average Gift			Composite	
	%	Score		%	Score		Score
A Minimum	.00		A Minimum	.00		A Minimum	
B Minimum	25.00		B Minimum	25.00		B Minimum	
C Minimum	50.00		C Minimum	50.00		C Minimum	
D Minimum	75.00		D Minimum	75.00		D Minimum	
F Minimum	100.0		F Minimum	100.0		F Minimum	

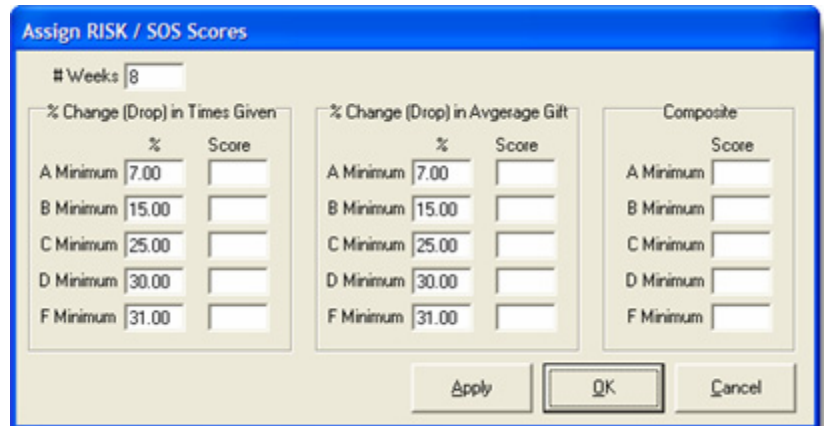
The 10-point Grade Scale

- 90% to 100% = **A** (or, no more than a 10% drop in change)
- 80 to 89% = **B** (or, no more than a 20% change)
- 70 to 79% = **C** (or, no more than a 30% change)
- 60 to 69% = **D** (or, no more than a 40% change)
- 59% or lower = **F** (or, anything over a 41% change)

% Change (Drop) in Times Given			% Change (Drop) in Average Gift			Composite	
	%	Score		%	Score		Score
A Minimum	10.00		A Minimum	10.00		A Minimum	
B Minimum	20.00		B Minimum	20.00		B Minimum	
C Minimum	30.00		C Minimum	30.00		C Minimum	
D Minimum	40.00		D Minimum	40.00		D Minimum	
F Minimum	41.00		F Minimum	41.00		F Minimum	

The Elementary School Grade Scale

- 93% to 100% = **A** (or, no more than a 7% drop in change)
- 85 to 92% = **B** (or, no more than a 15% change)
- 75 to 84% = **C** (or, no more than a 25% change)
- 70 to 74% = **D** (or, no more than a 30% change)
- 69% or lower = **F** (or, anything over a 31% change)



% Change (Drop) in Times Given			% Change (Drop) in Average Gift			Composite	
	%	Score		%	Score		Score
A Minimum	7.00		A Minimum	7.00		A Minimum	
B Minimum	15.00		B Minimum	15.00		B Minimum	
C Minimum	25.00		C Minimum	25.00		C Minimum	
D Minimum	30.00		D Minimum	30.00		D Minimum	
F Minimum	31.00		F Minimum	31.00		F Minimum	

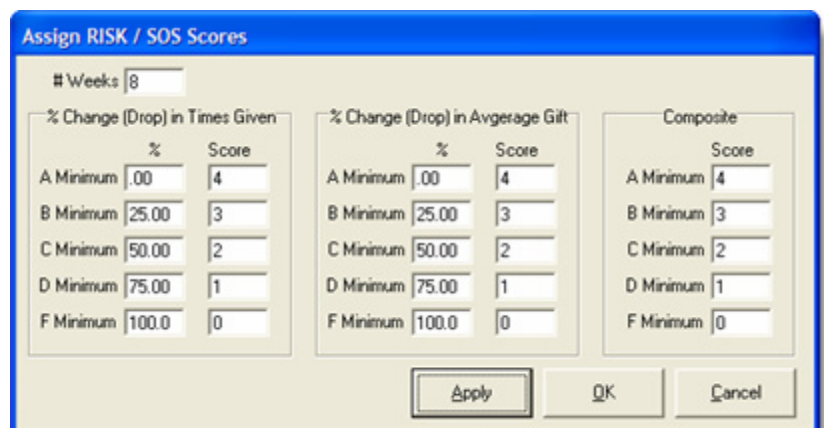
8) Fill in the **Score** fields under the *% change in times given* and *% change in average gift* columns. This number is an arbitrary number used to calculate the composite score, which is:

$$\underline{(\text{Score of } \% \text{ Change in Time Given}) + (\text{Score of } \% \text{ Change in Average Gift})} = \text{Composite Score}$$

2

For the purposes of this example, use a four-point scoring system, as illustrated right.

Therefore, if Bob got an **A** for *% Change in Times Given* and a **D** for *% Change in Average Gift*, he would receive a composite score of 2.5 (4+1 divided by 2), which is a **C**.



% Change (Drop) in Times Given			% Change (Drop) in Average Gift			Composite	
	%	Score		%	Score		Score
A Minimum	.00	4	A Minimum	.00	4	A Minimum	4
B Minimum	25.00	3	B Minimum	25.00	3	B Minimum	3
C Minimum	50.00	2	C Minimum	50.00	2	C Minimum	2
D Minimum	75.00	1	D Minimum	75.00	1	D Minimum	1
F Minimum	100.0	0	F Minimum	100.0	0	F Minimum	0



If you want to set up an unequal grading scale for the two columns, say for instance one that favored the *% Change in Average Gift* metrics slightly more than the *% Change in Times Given* metric, adjust your **Scores** columns so that the *% Change in Average Gift* scale is more heavily weighted (do not the percentage (%) columns). See the illustration below for one possibility.

# Weeks: 8							
% Change (Drop) in Times Given		% Change (Drop) in Average Gift		Composite			
	%	Score		Score	Score		
A Minimum	.00	4	A Minimum	.00	5	A Minimum	4
B Minimum	25.00	3	B Minimum	25.00	4	B Minimum	3
C Minimum	50.00	2	C Minimum	50.00	3	C Minimum	2
D Minimum	75.00	1	D Minimum	75.00	2	D Minimum	1
F Minimum	100.0	0	F Minimum	100.0	0	F Minimum	0

Buttons: Apply, OK, Cancel

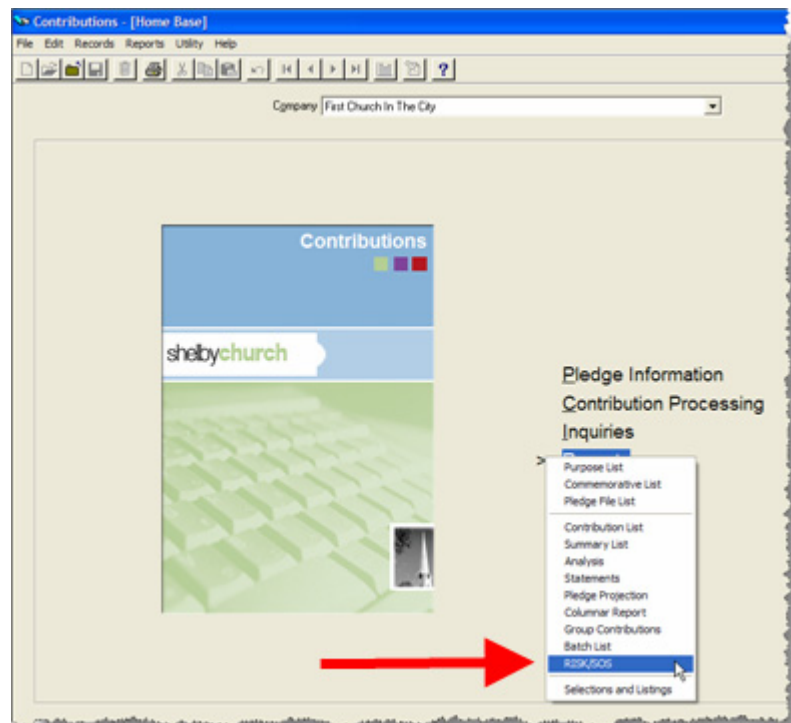
9) Click the **OK** button when finished.



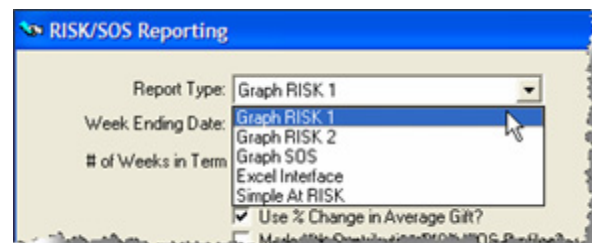
Running a RISK/SOS Report

- 1) Start Shelby v5.
- 2) Locate and click on the **Contributions** link.
- 3) Click **Reports** on the Contributions Home Base screen.

- 4) Choose **RISK/SOS** from the menu.



- 5) Pick a RISK/SOS report type from the **Report Type** pull-down field.





6) The report types are:

- **Graph RISK 1** – produces an Microsoft® Excel® spreadsheet of the total number of people in each of the RISK categories for both the % *Change in Times Given* and % *Change in Amount Given* columns, **for the selected (current) period.**
- **Graph RISK 2** - produces an Microsoft® Excel® spreadsheet of the total number of people in each of the RISK categories for both the % *Change in Times Given* and % *Change in Amount Given* columns, **for the period prior to the selected (current) period.**

	A	B	C	D
1	RISK 1 Graph for 4 Weeks.			
2	4 Weeks Ending 3/31/2006			
3	Legend		% Change in Times Given	% Change in Amount Given
4	Risk		15	22
5	risk		1	2
6	riSk		8	0
7	riSk		2	2

Illustration of RISK 1 and RISK 2 reports

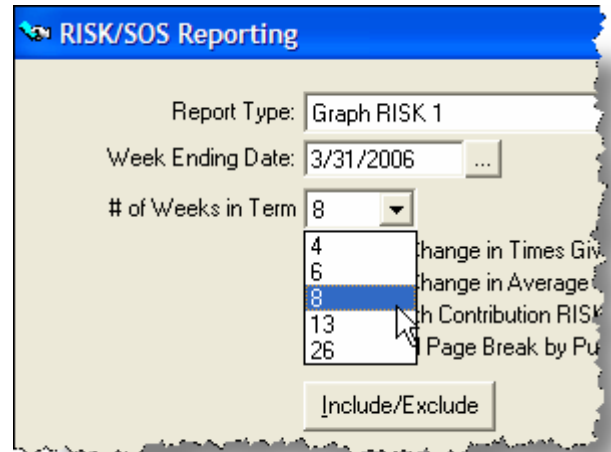
- **Graph SOS** – produces an Microsoft® Excel® spreadsheet of the total number of people in each of the SOS categories for the % *Change in Times Given*, % *Change in Amount Given* columns, and Composite columns.

	A	B	C	D	E
1	SOS Graph for 4 Weeks.				
2	Ending 3/31/2006				
3	Legend		SOS (Times Given)	SOS (Amount Given)	SOS (Composite)
4	Sos		15	22	14
5	sOs		0	0	0
6	soS		11	4	12

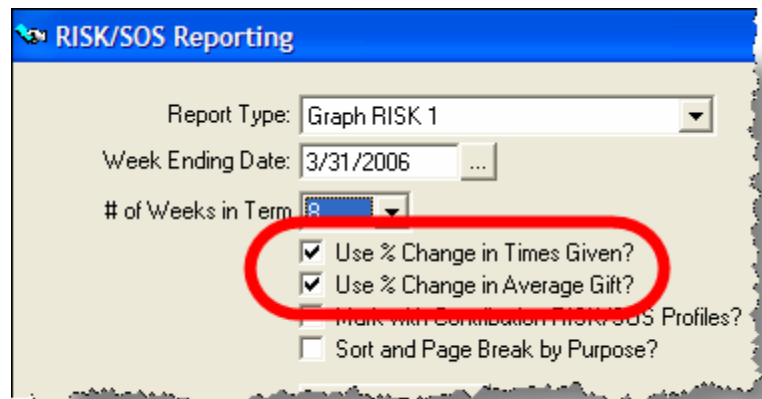


7) Enter in the last day of the period in the **Week Ending Date** field.

8) Choose the number of weeks in the period by selecting a number from the **# of Weeks in Term** pull-down field. This will select the appropriate grading scale created in the *RISK/SOS Comparison Information* area.



9) Deselect the *% Change in Times Given* and/or *% Change in Average Gift* to exclude the associated information.





10) Select the Mark with Contribution RISK/SOS Profiles, and Shelby will place four special Contributions RISK/SOS profiles on each record; one profile indicating the RISK score for the *% Change in Times Given* column, one profile indicating the RISK score for the *% Change in Average Gift* column, one profile indicating the SOS score for the *% Change in Times Given* column, and one profile indicating the SOS score for the *% Change in Average Gift* column.

CNRISKAI	RISK - Irregular Amt
CNRISKAK	RISK - None Amt
CNRISKAR	RISK - Regular Amt
CNRISKAS	RISK - Sporadic Amt
CNRISKTI	RISK - Irregular Times
CNRISKTk	RISK - None Times
CNRISKTR	RISK - Regular Times
CNRISKTS	RISK - Sporadic Times
CNSOSAON	SOS - Ongoing Amt
CNSOSASL	SOS - Sliding Amt
CNSOSASO	SOS - Soaring Amt
CNSOSTON	SOS - Ongoing Times
CNSOSTSL	SOS - Sliding Times
CNSOSTSO	SOS - Soaring Times

Today's date will be placed in the *Starting Date* on the profile.



Each time the report is run with these options selected, any existing Contributions RISK/SOS profile will be overwritten.



- 11) Select the Sort and Page Break checkbox if you wish Shelby to calculate separate RISK/SOS scores for each purpose.
- 12) Click the Include/Exclude button to add or remove certain purposes from the RISK/SOS calculation.
- 13) The series of checkboxes at the bottom of the RISK/SOS Reporting window allows you to include or exclude individuals from the report based on their RISK and SOS scores.

The *Compare Current Term to Previous* series of checkboxes allows you to include or omit individuals with a given RISK score for the current period (taken from the *Graph RISK 1 report*). The *Compare Previous Term to Prior* series of checkboxes allows you to include or omit individuals with a given RISK score for the previous term (taken from the *Graph RISK 2 report*). The *Include SOS Categories* series of checkboxes allow you to include or omit individuals with certain SOS scores.

For example, if you wanted to include individuals who had an **A** grade in the previous period, but now have a different grade, you would select the options in the illustration to the right.

Compare Current Term To Previous	Compare Previous Term To Prior Term	Include SOS Categories
<input type="checkbox"/> A - R	<input checked="" type="checkbox"/> A - R	<input checked="" type="checkbox"/> Soaring
<input checked="" type="checkbox"/> B - R	<input type="checkbox"/> B - R	<input checked="" type="checkbox"/> Ongoing
<input checked="" type="checkbox"/> C - I	<input type="checkbox"/> C - I	<input checked="" type="checkbox"/> Sliding
<input checked="" type="checkbox"/> D - S	<input type="checkbox"/> D - S	
<input checked="" type="checkbox"/> F - K	<input type="checkbox"/> F - K	

Another example: if you wanted to include individuals who now have an **A** or **B** grade, but are still considered “**Ongoing**”, you would select the options in the illustration to the left.

Compare Current Term To Previous	Compare Previous Term To Prior Term	Include SOS Categories
<input checked="" type="checkbox"/> A - R	<input checked="" type="checkbox"/> A - R	<input type="checkbox"/> Soaring
<input checked="" type="checkbox"/> B - R	<input checked="" type="checkbox"/> B - R	<input checked="" type="checkbox"/> Ongoing
<input type="checkbox"/> C - I	<input checked="" type="checkbox"/> C - I	<input type="checkbox"/> Sliding
<input type="checkbox"/> D - S	<input checked="" type="checkbox"/> D - S	
<input type="checkbox"/> F - K	<input checked="" type="checkbox"/> F - K	

- 14) Finally, click the **OK** button to print the report.