

Overcoming Obstacles **Budget & Financing**

You might think this is going to be the heaviest obstacle to come over, in comparison to our previous topics. But, I'd like to assure you, in the grand scheme of things.... your Women's Ministry budget is going to be the easiest. It's really quite simple, and comes down to three specific questions.

1. Do we have a budget, or not?
2. If we have a budget, is it enough?
3. If not, how will we get more?

If your church leaders have blessed your women's ministry with a budget from the church, thank God for that blessing! If this is an annual budget and not a start up budget, all the better and PRAISE GOD for it. Inevitably there will come a point where even the best funded ministry might need a bit more. Therefore, for the sake of this presentation, we are going to move forward under the assumption that all ministries are in need of additional funds, and discuss how to overcome that obstacle in practical ways.

The first step in acquiring more funds for your budget, starts in with the Pastor who oversees your ministry.

- Express your ministry has a need for additional funds, be as specific to the amount as possible.
- Show your current ministry budget. How much do you have, what is are the additional funds for, is this a one time project specific increase, or is this a recurring increase each year?
- Is this an expense, which the money is being recuperated & you are actually seeking a “loan” from the main budget until the funds are collected. (Pre-purchasing study materials in bulk, etc)
- Is there a deadline you need the funds by? Make sure the Pastor understands the time table, should an expedited decision need to be made.

All things considered, it is important to be realistic about your budget plans. Don't expect your zero dollar budget to get approved for a \$20,000 budget increase. Start small and have a plan.

In my experiences, ministries tend to work with two types of budgets.

1. Budget A: Here is how much money we have for this year, now what do we do with it?
2. Budget B: Here is what we'd like to do this year, and this is how much it cost. Now what?

In the realm of ministry, both of those can work. My preference is to speak to Pastor about budget B, and compromise with what he gives me in Budget A.

By approaching your Pastor with a written out budget, based on your plans for the year, it reveals to him a LOT about your ministry. What is important to you, how are you spending your money, and that you have a well thought out plan for the year. However, your budget request might not be possible this year. He may return your budget sheet, with a few lines marked out, and a new figure written in the bottom. You may find that he also noted a plan to increase the budget by a smaller amount each year, building up to your goal. The budget committee may approve your budget for this year, but inform you that it is going down the following year.

When it comes to a ministry budget, flexibility is important. Trust and faith that God will fund what He wills, is paramount.

My husband has always told me that anything that is kingdom worthy God will provide for. When a budget is not approved, or your Pastor marks out a few itemized lines of the budget, this is a blessing. It means that a second set of eyes has helped us keep grounded in our ministry, doing only what matters most. We can get emotionally attached to our ideas, and it's good to have an unemotional perspective.

As you review your approved, revised or even declined budget; do not make assumptions as to why changes were made, but take a few minutes to talk with the Pastor or the church budget committee to understand their decisions. It not only will save hurt feelings through open communication, but it will also give you insight into the the church's priorities, projects and budget. You'll feel more connected as a leader into the future of the church, you'll be able to share with the team WHY the budget wasn't approved (which can be a big deal, if the team was dreaming big), and you may find the team starts getting really creative. When speaking about the budget, be sure to clarify why the item was removed. It may not be an issue of money, but instead the church may not feel that is the right project for the church's over all vision. Knowing this information will keep you from working hard to make a project happen that the church was not in favor of in the first place.

Regardless of how your team decides to budget, working with what you have available or establishing a budget for approval, keep track of all of your spending habits for the ministry. It's not only good bookkeeping, but it helps the team identify areas of wasted spending, if you ever want to change your budgeting style, you will have records to reference to get an idea of your annual spending, and it's good accountability for whomever is charge of your finances to know that they are being reviewed. Best case scenario, church leadership approves your budget increase. Worst case scenario, you get an approval for less than you hoped or there is no room in the main church budget to allocate additional funds to the women's ministry. Now what?

At this point, you are going to need to evaluate is this a ministry NEED or a WANT, and is there any other way to handle it?

When you are trying to budget for ministry “wants” and the funds are not there, it's best to just table it. Wait for a better time, or come up with a long term plant to acquire it.

If it is an actual ministry need, you'll want to check with your Pastor about fundraising. Some churches will allow ministries to fundraise frequently or for specific needs, some limit the number of fundraisers each ministry can promote within the church to a specific number per year, there are churches that feel certain ministries need the funds more and limit fundraisers to only to those approved ministries. Additionally, a church might approve of specific types of fundraisers, and not allow others. Understand your church's position on fundraising, and abide by it. Here are some examples....

A church's MOPS group can have an unlimited # of fundraisers within the group itself, but can only promote a fundraiser event to the entire church body (or take a collection) one time per year.

A women's ministry group can take an offering collection at any women's ministry events, but can not participate in catalog sales or other merchandise fundraising programs, or solicit donations from the church body.

A women's small group can offer to take an offering once a month for the single mother's ministry, but the ministry leader can not come to the group leader and solicit funds unless a family has a specific, emergency, need.

The youth group can sell Christmas trees on the church property during the Christmas holiday to raise money for the youth missions trip, but they can't send out sponsor letters to the church body.

I know that you may be scratching your head over some of these examples, wondering why there would be such restrictions on fundraising.

We have to remember that:

1. Tithes and offerings to the church come first. If you are outside the church building every single Sunday, raising funds for one event or another, you can be pretty certain the tithes are going to be affected.
2. There are many ministries in the church, if every ministry was given freedom to fundraise as much and as often as they wanted, you could have someone raising money every Sunday in the church foyer. This can become a burden to the church body, and should be limited.
3. There are churches who liken the selling of products, even as a fundraiser, in the church building to the money handling at the temple, when Jesus turned over the tables.
4. If you are sending sponsor letters to raise funds, you may be competing with another ministry or other members of the church. A single church member could get 20 letters, all asking for \$10 toward their mission trip goal. While \$10 might be affordable for that member, \$200 may not. And how does a church member then decide who gets the money, and who doesn't? Therefore many churches will discourage sending letters within the church membership.
5. Some churches simply believe that donations to any of the in church ministries should be offered because the person was compelled by the spirit to give, and not requested/asked of them by the ministry.

Now, let's assume your Pastor gives you the go ahead to fundraise, what are some practical ways to get the financial support you need for the ministry:

1. Financial Benefactor(s). - there may be one or more persons in your church who have a heart for the ministry, and would be willing to be a regular contributor/supporter to the ministry needs. This person may supplement the budget each year, or contribute to specific projects or events.
2. Event Offerings – make a habit of taking up an offering at certain (or all) women's ministry events. You may choose to do this for a particular need (like purchasing study materials) or on an ongoing basis (make it predictable, routine) for general ministry expenses.
3. Payment in Advance – if you are heading to a conference, retreat or ordering materials for a women's study you can collect funds first and then purchase the materials. This means the ministry doesn't have to advance funds while waiting to collect from members. It's not “fundraising” for long term budgeting, however it doesn't prevent the ministries available funds being tied up. You can choose to collect the full amount or deposit in advance.
4. Rounding Up – this is a collection over time, that can help buffer your women's ministry account. If you were putting together a special luncheon, and charging for the meal, you can round up to the nearest dollar or so. For example, a \$5.50 luncheon cost, could be sold as a \$6 luncheon ticket. For each woman in attendance, \$0.50 would be applied to the Women's Ministry account. It doesn't seem like much, but it does accumulate over time. However, I would strongly advise that if you choose this method, do NOT take an offering at the event. A great use of “Rounding Up” is for scholarships to events. A retreat I went to several years ago did this, and the funds they collected by rounding up were used to provide scholarships for women who wanted to attend the retreat and could not afford to do so.
5. Sponsorships – you may not be able to get additional funds, but you can save your ministry budget by securing donations of goods from sponsors for events. If a party supply store is

willing to donate paper plates, cups and napkins for your next luncheon, you have saved your ministry an expense. When I plan women's retreats for my home church, this is how I lower our cost per woman exponentially. Local businesses are given the opportunity to donate the supplies we need, or the money to purchase the supplies, in exchange for advertisement. If you choose to do something like this be sure your Pastor is ok with it, and that the businesses are in line with your church values.

There are great websites and books that have fundraiser ideas, a simple google search can point you in the right direction. Lots of ministries are eager to share how they put it together, and some sites will even give you a step by step checklist and timeline.

You will need to get creative and look to the talents of the women in your church. A few ideas to get you started are:

Bake Sale: these usually take place on a Sunday before or after service. The baked goods are donated by members of the ministry, local bakeries, or purchased with ministry funds. Generally, the items are divided up into smaller portions and sold at a price that allots for a profit. Donated goods yeild a 100% profit, and purchased goods will yield a much smaller. Cumulatively, these sales will bring in a fair amount to support a ministry or specific project. Some church members may skip the calories, and make a small donation instead.

Craft Fairs or Rummage Sales: these events can be run several different ways to support the ministry. Option 1) ministry charges for table space. Usually \$15-\$20 per spot. These funds go directly to the ministry, and the person selling the crafts/goods keeps the money they collect for their goods. Option 2) the space at the fair is free, but the ministry gets a percentage of the sales. This option is the riskiest, because you really have no way to anticipate how much your going to raise. Option 3) The crafts or goods for the rummage sale are donated the ministry. Ministry volunteers handle all the sales and the organization gets 100% of the profits. Those who donate will receive a receipt from the organization to claim on their taxes.

Plant Sale: In this sale, local nurseries and landscapers are asked to donate 1 or more plants, as well as ministry members. They can be potted plants, landscaping plants, flowers, trees, shrubs, and even fake plants. A MOPS ministry that I was apart of held a very successful plant sale. After individuals from our church purchased the plants they wanted, another church member who had an affinity for plants purchased every plant that was left over!

Useful Goods: Useful goods are things that your ministry can sell as a fundraiser that people buy anyway. You will see this often at holidays, Christmas Trees, Easter Lillies, and even Pumpkins in the fall. There are companies that you can order the items in bulk and sell at the church, or other companies will allow you to take orders and deliver only the number of items that were paid for in advance. These are beneficial fundraisers because many people who are on a strict budget, that can't normally donate, will look for organizations they'd like to support during these times of year. If they were going to buy it anyway, why not make their purchase count toward helping a ministry in need?

Dinners and Luncheons: Whether it is a simply spaghetti dinner with a movie at the church for the whole family, or a more formal sit down luncheon for the women of the church, this is a great opportunity to raise funds for your ministry. Keep in mind, that these events should be kept affordable, but also tend to require more work. Make sure the profit to the ministry is worth the work that will go into it. Asking for donations toward the cost of food is helpful, and look to the talent in your church to

provide entertainment. I attended an "Italian Night" at a local church as a fundraiser. The church body donated the ingredients for the dinner, several gifted women from the church volunteered their time to prepare the food, and a talented professional trained opera singer from the church sang throughout the evening. It was a beautiful and memorable event, and because of the generous donations and servant hearts of the church body, their ministry raised the money they needed.

Depending on the talents amongst your team, or members of your church, there are many other ways to raise funds. Print your own church cookbook, have an art sale with pieces donated by the church body or local artists, musicians in the church could host a concert benefiting the ministry, sell gently used books, etc. Get creative. Pray over your fundraiser before you begin, and make sure there is team support for this effort.

God will ensure your ministry has the budget it needs to accomplish what is on His agenda.