

MONEY AND PROPERTY

Go to Hilkiah the high priest and have him count the money the gatekeepers have collected from the people at the Lord's temple. –
2 Kings 22:4

Some people might think money is not spiritual enough for a book about ministry. The fact is, as long as we are ministering in the world, we will have to deal with money. Even Jesus had a treasurer (John 13:29).

Money in itself is neither good nor bad. It's a medium of exchange, a tool for getting things done – including God's things in the church. Contrary to what many believe, the Bible doesn't say "money is the root of all evil." It says the love of money is the problem (1 Timothy 6:10).

It's unlikely that anyone reading this book is obsessed with the love of money. Being a pastor is not a good way to get rich. But you do have to deal with money, and money that is not your own. When God's people give their money to God, they put it in your hands. That's a heavy responsibility. And the devil would like nothing better than to find something about the way you handle that responsibility that he can use to accuse you. Mishandling money can destroy your witness, your ministry, your church, even your life.

Raising Money

Before you can handle money you have to get some. If you are just starting a church in your own home, for the first little while you may not have any appreciable expenses. But even if you don't outgrow your house, you will be wanting to carry out ministries that will cost money. Perhaps you need more chairs, or a musical instrument. Perhaps someone in your church loses their job, and other folks want to help pay their rent. It's almost impossible to carry on much ministry without using the tool of money. Where does that money come from?

Should the church ask for money?

In America, one of the common excuses people give for not attending church is, "They're always asking for money." Most of the people who say that would find another excuse if that one didn't work, but unfortunately there is enough truth in it that everyone understands what they are saying, and many agree.

Some churches give the impression that the main reason for evangelism is to gain new givers. Some seem to always be just a few dollars away from having to close their doors. Some imply that God will punish you if you don't give, or make you rich if you do. Institutional survival, guilt, fear and greed can all be effective motivators, but they are not fitting for followers of the God of love who created and sustains the universe.

On the other hand, it does take money to carry out most ministries.

Beyond all that, giving is the main way we learn generosity and trust. The sixth fruit of the Holy Spirit in Galatians 5:22, often translated "goodness," also carries the sense of generosity. You can't learn peace unless you have conflict, you can't learn patience unless you have trials, and you can't learn generosity unless you are asked to give.

Some pastors and church leaders routinely ask individuals for contributions for specific purposes, especially for large expenses that are not part of the normal operating budget. Others don't feel comfortable doing that. I think the difference is mainly a matter of personality. If you're not comfortable

with it, as I'm not, consider having one of your leaders do the asking.

A colleague told the story of visiting a woman of very limited means, during a time when he was trying to raise money for a special project. He knew the woman had little money, so he decided not to ask her to contribute. Instead, she asked him about it. She was hurt and a little angry at not being asked. She had been looking forward to being part of the project through her small contribution. She felt she was being left out. The lesson is, **never decide for someone else whether or not they might want to give.**

Having a very wealthy church member may not be the blessing it sounds like. If every time the church needs something, Brother Bigbucks donates it, the church can come to see Brother Bigbucks as their source instead of God. This can also make the rest of the people feel like their own giving is not needed. And of course it can give Brother Bigbucks an inordinate amount of influence over what the church does and doesn't do.

Cast a vision

Some people will support an abstract idea like "making the budget," but many will not. Most people need to be able to visualize what they are being asked to support. Help people see what their gifts will accomplish. Don't talk about a program; describe before and after pictures of the people who will be helped by it. Don't talk about a bill; describe what is being done with what the bill pays for, or what won't be done if the bill isn't paid. Moses described God's tabernacle so clearly that the Israelites could see it in their minds, and they contributed so much to its building that Moses had to stop them from bringing more (Exodus 36:4-7). If your people catch the vision of what God is calling your church to do, they will bring more than enough, and be excited for the opportunity.

Publicize results

Casting a vision talks about the good you hope to do with your people's gifts. Publicizing results talks about the good you did with what they already gave. It's the other side of the coin, and it's important for two reasons. First, if people never hear about what you did, they may wonder if you did anything at all. That can cause them to wonder if giving to your ministry is really good stewardship, or whether they should look around for someplace else to give. Second, when people do hear the good you already did, it makes them more willing to give again. It gives them confidence that you will indeed put their gifts to good use.

Teach about giving

Some things don't lend themselves easily to vision casting. How do you cast a vision about insurance bills or cleaning supplies? How do you keep people giving to pay off a mortgage when the shine has worn off the building? More importantly, how do you get people to spiritually grow past only supporting things they are excited about? The answer is in teaching what the Bible says about giving.

I bet I know what word is in your head about now: "tithe." Right? When you talk about Biblical giving, that's what comes to most people's minds. But it doesn't stop there.

Some pastors teach that Biblical tithing applies to all believers; others say it was only for the Old Testament. Some teach that the full tithe should go to the local church, calling additional giving "offerings;" others say it's fine to spread your tithe around. Some say the tithe should be figured on gross income, including any amounts that may be deducted from your pay for taxes, health insurance, retirement or other programs; others say the ten percent is figured on net take-home pay, the amount you actually get when you cash your paycheck.

I've wrestled with all these questions in my ministry, for others and in terms of my own tithing. I told you about my own experiences with it in Chapter 8.

As I said there, **it is very important for you, the pastor, to tithe, and it's important for the church to know you do.** How can you teach what you don't practice?

It seems to me that whether tithing is part of the law that Jesus fulfilled, or whether it still applies in the church age, is a theological technicality that involves covenants and dispensations and other areas where good Christians differ. In practice, all I am and all I have belongs to God. In fact, doubly so: he created me, and then when I was lost he bought me back with the blood of Jesus. So for me, the issue is not that ten percent of what I have belongs to God. He owns the whole one hundred percent. The question is, how much does God want me to turn over to the church or other ministries for their part of God's work, and how much does he want me to control in my personal stewardship, to keep myself and my family healthy and growing and fitted for our part of God's work?

People ask me if the "storehouse" in Malachi 3:10 is the local church, or whether they can use part of their ten percent to support another ministry. I tell them Biblical scholars differ on that question, and I try to help them discern what God is saying to them. People ask if they should tithe on gross or net pay. I usually respond, half-jokingly, with something I read once: "That depends. Do you want to get blessed on the gross or the net?" I try hard not to be legalistic, but to help each person hear from God for themselves, because this is an area where I believe God may tell different people to do different things. Jesus told the rich young ruler to sell all he had, but did not say that to his rich friends Lazarus or Joseph of Arimathea.

I will say this: **I never had anyone try tithing who wasn't glad they did.**

By the way, make sure your people understand that a tithe is ten percent of their increase, whatever it is and wherever it comes from. If their income is zero, they shouldn't feel bad about not contributing to the church, because a tenth of zero is zero. On the other hand, if they bought a house years ago and sold it this year for a big profit, they should tithe the profit.

Tithing is good for the church, but it's vital for your spiritual growth. It's one of those things, like fasting and speaking in tongues, that makes no sense to your mind and doesn't feel good to your body. When you do it

anyway, you demonstrate to your mind and body that your spirit is in control – and the Holy Spirit who lives in your reborn human spirit. Getting your human trinity of spirit, soul and body in proper order frees you for wonderful kingdom usefulness and blessings.

The Bible is full of passages about the blessings of giving. Preach on these passages. But don't focus on the money part. **Focus on learning to trust God.** Don't hide the blessings that are promised to those who give, but be careful not to let it sound like a get-rich-quick scheme.

Some churches have a short teaching about giving every Sunday before they receive the offering. Others don't have an offering during the service at all. In my tradition we have a prayer before the offering, where I always quote a Bible promise about giving. Ask God what will best honor him in your situation.

There are good books and courses available to teach a Christian approach to handling money. These usually start with how to get out of debt, but go on to other areas, including the blessings of giving. Some churches make these available as part of their Christian education program.

Giving is one of those areas where it's really helpful to support your teaching with testimonies from your members. People often feel like the pastor has a vested interest in getting them to give more, and in many cases they are right. But when regular church folks talk about how they have been blessed by trusting God with their money, it makes an impact.

In my opinion, **one of the biggest mistakes you can make is to avoid talking about money.** It's a huge part of the everyday reality of your people's lives. If the church doesn't teach them a Christian approach to money, the world will gladly jump in and take advantage.

Faith-promise giving

Many people say they can't afford to increase giving out of their current income, but if God were to provide additional money they could give that. For a faith promise, people ask God to show them an amount of money they are to ask God to provide to them, over and above their normal income, to

be earmarked for a special project. Then they promise to pray regularly that God will provide that money, and that they will recognize it. They promise that when the money does come, they will pass it on to the special project. I have never seen people as excited about giving as when God brings in the extra money and they are able to give it.

Money back tithe guarantee

This may sound like a gimmick, but I include it here so you can decide for yourself. In Malachi 3:10 God instructs the Israelites,

“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in!”

Then God adds an unprecedented invitation: *“Try it! Put me to the test!”*

I don’t remember where I first heard of a tithe guarantee, but I have tried it in several churches. The church finance committee challenged non-tithers to start tithing, and offered a money-back guarantee. If a non-tither started giving a full ten percent to the church, and then felt that they were not being blessed, the church would refund the difference between their tithe and what they used to give. I have never known of anyone asking for a refund. Instead, the new tithers were blessed with increased faith, and the church was blessed with more faith-filled members.

Electronic giving

If your church or your members are connected to the internet, consider a way for people to give electronically. Members often appreciate the simplicity of setting up an automatic transfer from their bank to their church, and your treasurer will appreciate being able to rely on that regular income. And you can never tell who might respond to a “donate” button on your website.

Annual and capital campaigns

Annual giving campaigns provide a way to teach about giving while getting an idea of next year's income. Some churches purchase packaged programs, others put their own together. Some pastors preach the key sermons themselves, others prefer to bring in a guest preacher. Some churches have people sign "pledges" promising to give a certain amount, others are more comfortable with "estimates of giving" that are not seen as a commitment. As the year goes on, some churches follow up with reminders, especially if "pledged" amounts are falling behind; others see that as pushy. There is no one best way for all congregations, and it can be one of the touchiest decisions you will make. Pray!

A capital campaign is like an annual campaign, but more so. Instead of an every-year plea for help to make the budget, a capital campaign might be a once-in-a-lifetime event. It's not every year that your church buys property or builds or enlarges a building. Your campaign needs to be carefully and prayerfully planned and followed through. Do some research on what has worked and not worked for other churches or non-profit groups in your area. In particular, if you will be borrowing money or using a bond program, make sure you understand all the legal ramifications for your church, your leaders and yourself. Some pastors have found themselves held personally responsible to immediately pay the entire debt if the church was unable or unwilling to make payments.

Fund raisers

Some churches feel that charging money or even suggesting a donation for anything connected with the church is inappropriate, but in many churches fund raisers are an honored tradition. The youth may put on a car wash. Women's groups may have a bake sale. The whole church gets involved in the annual church dinner and rummage sale or musical program. The community is invited, for a price or donation. It's good fun and fellowship, people who may hesitate to come to a worship service are introduced to the church in

a less threatening way, and money is raised for a good cause. If you are uncomfortable with the idea of fund raisers please skip ahead to the next section.

In my experience **the success of your fund raiser depends largely on two things: the cause, and publicity.** You could have the greatest event in the world, but if people don't know about it they won't come. Figure out who you want to attract, and advertise in a way that will attract them.

And be sure to include something about the cause in your publicity. If people know the proceeds will go to something they consider worthwhile, like helping the homeless or victims of a disaster, they will make a point of being there. And it will give them a positive opinion of your church. But if you tell people what you plan to use the money for, be sure that's where it goes. If there's a possibility that the needs might change or that you may raise more money than you need for the publicized cause, make sure people understand what you will do with any extra money you receive.

Some churches that own buildings supplement their giving by renting out space. This can be an easy way to bring in extra money, but beware of the hidden costs. Financially, your utility, maintenance and insurance costs can go up. And there's the opportunity cost: any space you rent to someone else is space you can't use for your ministry, at least not at the same time.

It's never a good idea to count on fund raisers to support your normal ministry operations. They are too uncertain. And if your people have the idea that their tithes and offerings aren't needed, they'll stop giving them. That's not good for your security or their spiritual growth.

Estate giving

Two easy ways for people to give are often overlooked. One is to leave something to the church in their will. The other is to name the church as beneficiary for a life insurance policy or similar instrument. Some people may be in a position to give various kinds of property or investments. Faithful givers who have supported your ministry during their lives will usually be quite open to ways to continue that support after they die; most of them just

never thought of it before.

Endowment funds

An endowment fund is a sum of money the church invests, with the idea that the interest or dividends produced each year will be available to fund certain ministries. The principal is not to be touched, but allowed to grow, except in the case of a few special circumstances spelled out in the endowment charter.

As with many things, good Christians differ about the wisdom, value or even morality of endowment funds. Those who favor them point out that they can provide money for needs beyond the church's normal operating budget. They can be a way for wealthy church members to support your ministry after they die. And they provide a reserve for a major capital expense or emergency.

Those who oppose church endowment funds generally cite three reasons. They may feel it's not right to tie up a large amount of God's money in an account for the future when there are so many needs in the present. They may be concerned that the church will begin to look to the endowment fund as its source of security rather than God. And with a large endowment fund, people may begin to feel that their own giving is unnecessary, which can limit your ministry and stunt their spiritual growth.

Remember to thank people

I was amazed to read that many American church members say they have never once been thanked for giving money to their church. Oh, the pastor might say something from the pulpit thanking the congregation in general, and there might be a line in a form letter, but that's not really a thank-you. Many church folks don't feel that the church is grateful for their giving. For some people, what they give to your church might be a big sacrifice. Yes, it's expected, yes, they grow through it, and no, they aren't doing it in order to be thanked, but still, everyone appreciates being appreciated. Especially when someone gives significantly more than usual, or gives something you know

represents a real sacrifice, make a point of personally thanking them. It's only common courtesy. And it may keep someone from moving their giving to another ministry where they feel their gifts are more needed.

Keep track of giving

Like many pastors, I used to make it a point not to know who gave how much to the church. Giving was supposed to be a private affair between the person and God. And some people were concerned that, if I knew how much people gave, I would favor those who gave more.

Then a colleague told me a story. This pastor always kept up to date on his people's stewardship. One day he noticed that a certain woman's giving had significantly increased over the past few weeks. He mentioned it to her, thanked her, and asked if there was something he should know. She said that indeed there was. She used to go to church out of duty or habit, and her giving reflected that. A few weeks previously she had a life-changing experience of God's presence and love. She responded by increasing her giving. Praise the Lord! The woman didn't realize it, but she was in a place where she really needed pastoral guidance to spiritually build on this experience. **Because of his habit of keeping up with his people's giving, my friend found out and provided that guidance.**

It's just as important to be aware of drops in giving. If someone's offerings suddenly stop or significantly decrease, it's usually for a reason. Perhaps they lost their job, or were hit with unexpected bills, or are experiencing some other crisis where they could really benefit from their pastor's support. Or perhaps they are unhappy about something in the church. (That "something" could be you. At one church I served, one of the money counters told me that a church member had attached a note to that week's offering saying, "Apply this money to anything except the pastor's salary.") Whether it's a life situation or a church complaint, being aware of it is the first step to ministering to the person.

Should you publicize donors?

The end of Acts 4 describes how some Christians who owned property sold it and donated the proceeds to help provide for their less fortunate brothers and sisters in Christ. It names Barnabas, “Son of Encouragement,” as one who was especially recognized as a model of Christian generosity. Knowing about his giving inspired others to give, and many people were blessed as a result. Many pastors conclude from this that givers should always be publicly recognized.

Unfortunately, the story doesn’t stop there. Acts 5 tells the story of Ananias and Sapphira. They wanted everyone to think they were as spiritual as Barnabas, but they didn’t want to give as much, so they lied about the amount. The results were tragic. Many pastors conclude from this that givers should never be publicly recognized.

The trick is finding some means of recognition that will teach and inspire your people without discouraging those who don’t have large amounts to give, and without tempting people to imitate Ananias and Sapphira.

Protecting Money (and Yourself)

Paul wrote to Timothy, *The love of money is the root of all kinds of evil* (1 Timothy 6:10). One of those evils is the temptation to steal money or otherwise use it improperly. Another evil is the suspicion that money is being stolen or improperly used, even if it is not. It’s important to have church policies that protect the Lord’s money, and also protect you and your people from temptation and suspicion. Here are some simple things you should always do.

Keep careful records

At any time you should be able to quickly find out

- How much money the church has

MONEY AND PROPERTY

- Where it is
- Where it came from
- Whether any is earmarked for a particular purpose
- What was done with previous money

As much as possible, use standard bookkeeping or accounting techniques. Always have more than one copy of church financial records, kept in different places.

Have at least two people from different families count money

They can catch each other's mistake, they can defuse temptation, and in case of questions or accusations they can serve as witnesses on each other's behalf.

Keep church money in a church bank account

Never let people keep church money in their home or in a personal bank account. Even if you have to pay a fee for a separate account, this precaution is well worth it.

Separate responsibility for receiving and depositing money from spending or disbursing money

I know it seems easier and more efficient for one person to handle all the financial transactions, but it also makes it easier for that person to be tempted or suspected. The people who receive, count and deposit church money in the bank should always be from a different family than those who are authorized to spend money.

Moneys paid or given to the pastor should be overseen by a group or committee of people who are not relatives of the pastor

All financial dealings between you and the church must be open and transparent.

Have clear policies about purchases or other uses of church money and resources

Policies should spell out

- Who can spend money or authorize expenditures
- How much they can spend
- What they can spend it for
- How they will know if the money is available
- How they should report the expenditure
- Whether anyone else has to approve the expenditure

Those responsible for a specific area of ministry should be authorized to spend money for that ministry. That way small expenses don't have to wait for approval at a monthly meeting. For expenditures above a certain amount it's a good idea to require approval from your church leadership group. They can weigh the proposed expense against the church's overall finances and priorities. And of course, make sure everyone understands that just because the budget says they can spend a certain amount of money, that doesn't guarantee that the money is actually there to spend. If money is tight, the treasurer should let people know to hold back on spending for a while.

On the other hand, sometimes failing to spend money when necessary can be as harmful as spending it foolishly. A little spent on maintenance now may save a lot in repairs later. And under-funding ministry and evangelism can be a sure way to keep your church from growing.

Have oversight mechanisms to assure accountability

An independent annual audit should be performed on all church accounts. This can be as simple as asking another church member to check over the records. It should be someone who does not currently handle church money and is not closely related to anyone who does. Bigger churches may wish to engage a professional auditor. This may seem like a lot of unnecessary trouble, and perhaps expense. Unfortunately, way too many church treasurers have fallen to the temptation to “borrow” church money, especially if they told themselves they would pay it back. An audit can help your members (and you!) resist temptation, and it can prove your innocence if someone else thinks you succumbed.

Building a Budget

Some churches say, “We don’t need a budget. We operate on faith.” That sounds good, and I’m all in favor of faith, but that statement is not accurate.

If your church receives any offerings or spends any money, you have a budget, even if you think you don’t. Your budget may not be written down and voted on, but when a new idea or unexpected need arises, I’ll bet there is someone who can tell you whether you will have enough money to do it. That person did a quick mental calculation involving what you are committed to pay out and what you can expect to come in, and came up with an answer about the proposed new expenditure. In other words, they consulted the budget they keep in their head. Of course you can always try to raise new money for new projects; that’s outside a budget. But you don’t know if you need to do that until you have consulted your budget.

In its simplest form, a budget is just a statement of how you expect to spend the church’s money over a given time. It includes fixed expenses and discretionary spending.

Fixed expenses are what you are committed to pay on a regular basis – things like building payments, insurance, utilities, and salaries. Not making your fixed expenses can cause big problems, like losing your building or your

pastor.

Discretionary spending is what you'd like to do with what's left, but if you can't make the payment it's not the end of the world. This is things like ministry materials and missions support. If possible, you should also put something away for an emergency or a future big project.

There is a major irony here that I hope you noticed. The consequences of not making fixed expenses can be big and sudden. For that reason, available money almost always goes to the fixed expenses first. Ministries can be left unfunded. But **all the things the fixed expenses pay for are just tools to enable the ministries**. They are meaningless if ministry is not happening. To paraphrase James, what good is it, my brothers and sisters, to say, "Look, we have a wonderful building, paid up and insured," if you can't afford to do any ministries in it?

Strictly speaking, a budget is just about spending. But some way or other **your plan for spending money needs to be connected to the amount of money you expect to have available** to spend. Unfortunately, God rarely grants a special prophetic revelation about the church budget. So some churches go on faith: "If God leads us to do something, he will provide the means to do it." Others develop elaborate research-based financial projections. Most churches look at how much they got last year and how much they think that might change. As the year goes on, they use their budget to encourage giving, and they use giving results to adjust their plan.

Let me pause for a moment to share a word about basing your budget on faith. I'm all in favor of faith. That's how I live my life. But we have to be careful, because sometimes what we call faith is actually wishful thinking, or even presumption. The Bible tells us, *If we ask anything according to his will he hears us* (1 John 5:14, ESV). Notice the condition: *according to his will*. Financing a church on faith is the same as any other form of exercising faith: first you have to find out what God wants. If God is not calling your church to open a food pantry or buy a building, he is not obligated to pay for it.

I don't want to dampen anyone's faith. But it has to be properly exercised Biblical faith. And God can lead different churches to exercise that faith through different financial processes.

Back to the budget. **Why do some churches write out their budgets, and others don't?**

There are two main reasons I've heard for not creating a written budget. The first is that it can take a lot of time and hard work. Particularly in a small church without much change going on, that work can seem wasted, because the odds are this year's income and expenses will be pretty much the same as last year's.

The second reason is fear that someone will use a budget as an excuse for not spending money that really should be spent. "Yes, that's an exciting and promising new ministry idea, but we can't do it because it's not in the budget." I've heard that many times over the last 35 years of ministry. But I don't think it's a sufficient reason to forgo the advantages of a written budget. A budget is a guideline, not a straitjacket; whoever made it can adjust it.

By the way, there are two good ways to deal with the "it's not in the budget" argument. One is, when you make your budget, allot a certain amount of money to be used for future new ideas. Then, when the idea comes, the money is already there. The other way to handle it is to seek funds outside the budget, from fundraisers or special offerings. If the idea is really good, and you present it properly, people will support it. If people don't support it, perhaps it wasn't really a great idea.

Here are some of the reasons **I encourage all but the smallest churches to create a written budget every year.**

A written budget puts your priorities in a concrete form

People spend money on what is important to them. A colleague used to say, "Don't tell me what's important to you, show me your checkbook." If a church claims to be all about helping the poor, but they spend all their money on beautifying their building, where do their priorities really lie?

There are two kinds of leaders: dreamers and managers. Dreamers respond to needs and problems with grand ideas. Managers respond to needs and problems by counting resources. Both are important. They balance each other. But, at least in a church setting, it's important to keep them in the right

order. A written budget reveals whether your spending matches your stated vision and mission.

The purpose of a church is to minister to God and his family and to invite others to join in. **Money is one tool for accomplishing that ministry.** God may or may not guide you, in your particular situation, to try to maintain a healthy bank account, but that should never become more important than a healthy ministry. So, as we discussed in the section on ministry planning, let your leaders exercise the dreamer side of their minds in ministry planning before they use the manager side to set a budget.

As you set your priorities, remember that failing to spend money when necessary can be as harmful as spending it unnecessarily. This is especially true in the areas of leader training and appreciation, visitor follow-up, outreach, insurance, and building maintenance. On the other hand, there is almost always a point of diminishing returns, beyond which spending more will not result in significant improvement.

A written budget forces annual review and evaluation of your ministry

Ideally, your budget should be based on the results of your annual ministry planning. If you didn't do ministry planning, updating the budget is a natural time to ask whether various expenses were worthwhile. What worked? What didn't work? What is worth spending money on this year? What can be cut back or dropped so resources can be used more effectively?

A written budget can place ministry spending decisions in the hands of those doing the actual ministry

Most of us have experienced the frustration of having some other person, who is not directly involved with what we are doing, telling us how to do it. Churches are not immune to this. If every expenditure has to be approved by the church board, ministry can get bogged down in bureaucracy. On the other hand, if a ministry team knows they are free to spend a certain amount of money to accomplish their ministry, that can be very empowering.

A written budget provides transparency and increases confidence

People are more likely to entrust the Lord's money to you if they can see where it goes. This may be especially true of business people and others who are used to working with budgets.

A written budget can encourage creativity

Often people won't even consider new ideas because they think there is no money available to implement them. If people know your budget includes a line item for new ministries, they may be more likely to exercise their God-given creativity and pay attention to the dreams the Holy Spirit inspires.

A written budget can aid in fund raising

For some people, just knowing that the church is in danger of not meeting its budget can be a powerful motivation to give. For those who need more details, a written budget can allow you to use year-to-date income to project whether you may have to cut back on some ministries. That can encourage people to increase their giving to save those ministries, or to find other ways of funding them.

Presenting Your Budget

The way you present your budget can make a big difference in how enthusiastic your people will be about supporting it. When you set your budget, certainly include as much detail as will be helpful to your leadership team as you go through the year – and have a clear policy as to who can see those details, and under what conditions. But when you present your budget to the congregation, remember that for most church members, a summary into several broad categories is all they really need, and it’s much easier for them to follow.

Keep in mind that **people are motivated to give when they can see why their gifts are needed and what they will be used for.** Quite frankly, it’s hard to get people excited about paying an insurance bill. Here’s an idea I saw that worked well for me: don’t present your budget as a list of the bills you pay, such as rent and electricity and cleaning supplies. Instead, present it in terms of what the money accomplishes. You want to be able to say, for example, “60% of our money supports our Sunday worship services, 25% goes to discipleship and education ministries, and 15% goes to evangelism and outreach.” It’s clear and easy to grasp; it doesn’t bring up details that might be misunderstood (some people love to question the details!); and most important, it highlights the good things the money is doing, which is what most people really want to know.

Here’s how it works. Start by listing your ministries. Let’s say you have a building, which you use for worship services, discipleship classes, fellowship meals, and an evangelistic outreach into the community.

Next, figure out how much time the building is used for each purpose. Keeping the numbers simple, we’ll say that your worship service takes five hours per week. Wow, that’s a long service! Well, not actually. For budgeting purposes, this includes the worship service itself (let’s say two hours including gathering and leaving), but it also includes everything else that happens in the building that goes into preparing for the worship service, such as music rehearsals (two hours) and preparing the space (one hour). Using the same reasoning, we’ll give the discipleship classes two hours a week, fellowship

meals two hours, and the evangelistic outreach one hour – it actually takes two hours, but it only happens every other week. This adds up to an average building use of ten hours a week. Of that ten hours, 50% is used for worship, 20% each for discipleship and fellowship, and 10% for evangelism.

Now add up all your expenses associated with the building: rent or loan payment, utilities, insurance, cleaning, maintenance, and so on. Let's say it all adds up to \$2,000 dollars a month. Applying the percentages we just calculated, 50% of that, or \$1,000 a month, supports our worship ministry, \$400 per month supports discipleship, another \$400 is spent on fellowship, and \$200 goes into evangelism.

Now, pastor, let's say the church pays you a part time salary of \$1,000 per month. Go through the same process. What percentage of your church time do you spend on each ministry? Let's say you average ten hours a week on church work. Of that, you spend five hours on worship, including all preparation and actually conducting services. That's half of your church time, so that means half of your salary is assigned to worship. Of course, you may decide that your sermon is more of a discipling tool than an expression of worship. If so, allocate your sermon preparation time to discipleship. Do the same with the time you spend on pastoral care, evangelism, and so on. The exception is time you spend on administration. As best you can, divide that up among ministries as well.

For the sake of simplicity, we'll assume that building expenses and your salary are all the expenses you have that are not directly related to specific ministries. If you do have others, such as office supplies or payments to a denomination or association, divide them up the same way.

The last step is to add up all the expenses associated with each of your ministries. Let's say your old budget allotted \$50 per month for worship expenses, such as candles or flowers or guitar strings or piano tuning. That doesn't sound like much for an organization that claims it's number one purpose is to worship God! But we just calculated that \$1,000 per month of building expenses and \$500 per month of salary are also used to support your worship ministry. Looked at this way, you are actually spending over half of your budget on worship. That sounds a lot more in line, doesn't it?

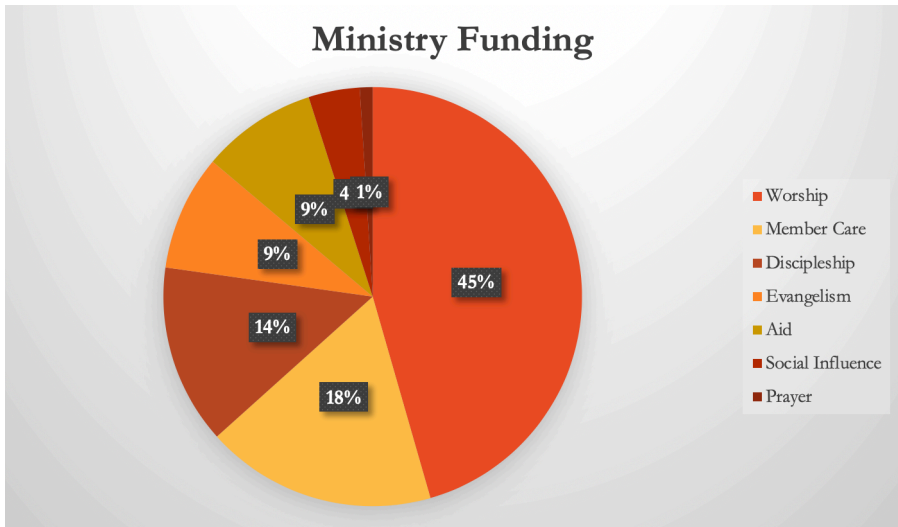
And you do the same for all your other ministries.

Your goal is to wind up with all your expected expenditures allocated to some aspect of ministry. This can take some work, at least the first time around, but it can make a big difference in how people see the church’s use of money – and it can be a real eye opener for you.

For instance, using the example above, you are only actually using your building ten hours a week, but you are bearing the costs of owning and maintaining and heating or cooling it 168 hours a week. Is that the best use of God’s money? It may turn out that it is, but it never hurts to re-evaluate.

Perhaps your church claims evangelism as its most important priority. What does this analysis say about how you are actually prioritizing your resources?

To my mind, the best reason to go through this exercise is to show people that their gifts are actually accomplishing ministry. A pie chart is a great way to present this. Your people can see at a glance that you’re not just paying rent, you’re enabling worship and fellowship and evangelism. You’re not just paying salaries, you’re providing pastoral care and teaching.



Sample budget presentation chart

Giving Money

From the very beginning of the church, one of its identifying marks has been giving money away. As far as we can tell from Luke's description at the end of Acts 2, it may have started as early as Pentecost afternoon.

Many of the 3,000 new believers were pilgrims from around the Roman Empire (Acts 2:9-11). The normal practice for this once in a lifetime trip was to arrive in Jerusalem for Passover and stay through Pentecost, reserving just enough money to get home. Now, having experienced more of God than they ever dreamed when they started their pilgrimage, they wanted to stay on, but they were out of funds. To enable their new brothers and sisters to continue in Christian growth and discipleship, it became the practice for believers of means to sell property and give the proceeds to the church, to help those in need (Acts 4:32-35).

Within a short time an organized food ministry had sprung up. This ministry especially targeted widows, for whom finding honest jobs was difficult in that culture and who had no one else to support them (Acts 6:1).

Thirty years later, Paul wrote a letter to Timothy, who was leading the church in Ephesus. His advice in 1 Timothy 5:3-16 sounds as if supporting needy widows had become a standard part of every church.

Most church members expect that part of the money they give to the church will be given away to someone or something else. In fact, they would question what was happening if it wasn't. But how much should the church give? To whom? For what purposes?

As with so many questions about doing church, the Bible does not give clear guidance about how much of its income a local church should give away. Giving to others can do God's work; funding your ministries can do God's work; investing in a building can do God's work. This is another instance where God wants us seeking him instead of consulting a rule book.

The Bible does give examples of at least four causes for which churches gave money.

1. **The needy** – *Pure and genuine religion in the sight of God the Father means caring for orphans and widows in their distress and refusing to let the world corrupt you* (James 1:27). When a brother or sister was in need, the church stepped up if no one else could.
2. **Disaster victims** – Acts 11:27-30 describes a gift sent from one local church to another to help with famine relief. Paul refers to similar gifts in several of his letters. When disasters happen to fellow Christians, the church should be there to help.
3. **Evangelists and missionaries** – In his letter to the Philippian church, Paul thanked them for supporting him on his mission trip. 1 Corinthians 9 implies that such support was common for the apostles and others who ministered from church to church.
4. **Cooperative ministries** – In Romans 15:26 Paul writes about a joint effort among the churches of Macedonia and Greece to raise relief funds for the Jerusalem Christians. He clearly encourages churches to band together when something is too big for one church alone. In our day this may take the form of denominational support, association dues, or gifts to a parachurch organization.

Note that in every Biblical example, those the church helped were fellow Christians. Certainly God may lead an individual or a church to minister to non-believers. Sometimes this can have a wonderful evangelistic effect. But the church does not have a blanket responsibility to meet every physical need of every person who comes to them. In the first few hundred years of the church, many people came to faith because they saw how the Christians took care of their own (John 13:35).