

Improve Your Church Budget

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This is a brief outline of principles to employ to improve your church's financial budget. Implementing some of these may yield an immediate benefit; however, this is no quick-fix. What is required is the long-work of discipleship: developing Christians who know the role of money in their lives, know how to handle their money properly, and are financially free, so that they can be a blessing to the Lord's Work.

Improve the Church Budget (Overview)

- A. Attend to Governance Matters
- B. Scrutinize Expenses
- C. Increase Income
- D. Cultivate Stewardship Practices
- E. Provide Estate Counsel

1. Attend to Governance Matters

- a) The Board is the Fiduciary of the Church—The Board MUST be ever watchful.
- b) Prepare a budget using past performance and future plans
- c) Create policies about income and spending, to guard against loss, accusation, and waste.
- d) Hold budget managers accountable

2. Scrutinize Expenses

- a) Are there places where we can save money?
- b) Is our spending consistent with our mission?
 - i) Are we spending on things that are not central to our mission?
 - ii) Are we spending on things that are not effective?
 - iii) Are we investing in outreach?
- c) Can we plan for large expenses?

2) Increase Monthly Income

- a) Rental Income?
- b) Tuition based ministry income?
- c) Grants and foundation gifts?
- d) Increase member donations!

3) Increase Member Donations

People give for different reasons, find the right recipe!

- a) Mission--people give to meet a need. Remind people of the mission and give testimonies of how you are fulfilling it. Help people to see that you are making a difference.
- b) Vision--people give to an attractive vision. Help people to see what the ministry can become. Communicate positively and possibility.
- c) Worship and Obedience--people give when they see how their giving flows from their relationship with God, when they see a direct connection between their handling of money and their intimacy with Christ.
- d) Blessing—people give in order to be blessed, whether that blessing is emotional, financial, or heavenly rewards.
- e) Good Will--people give when they believe that the motive of the Pastor is not, "What I want from you." But "What I want for you." People give when they know that the Pastor's motive is for them, not for him. (Andy Stanley, message to the Crown Ministries conference.)
- f) Competence--people give to a competent team. Help people to know that your team has the ability to achieve the Mission and make the Vision a reality.
- g) Trust--people give when they believe that the leadership will handle the funds with integrity and efficiently.

4) Cultivate Stewardship Practices

The reality is that many churches do not preach holistic stewardship--they pound the pulpit and ask for tithes, but they don't teach the other principles. This results in two things:

- a) **People who feel guilty because they aren't tithing.** Most people don't have money to tithe--because they have already promised that money to someone else. We have to teach them to be wise with the 90%, so that they have room in their budget to tithe.
- b) **People who wonder why their pastor lied to them--**they paid their tithe, but they didn't experience the blessing he promised! The reason they weren't blessed is because they obeyed only one stewardship principle, but they violated all of the other ones! We can't expect God's blessings if we only obey one of His rules. We have to teach people all of the rules of stewardship.
- c) **The "Silence of Stewardship" results in**
 - i) Christians living in financial bondage.
 - ii) Christians who are living according to the patterns and dogmas of the World.
 - iii) Christians who are limited in their ability to serve the Lord and support His work.

- iv) Christians who are limited in their intimacy with Jesus (stewardship is a SPIRITUAL matter.)

d) Basic Stewardship Principles

- i) **God owns it all--we are merely managers, responsible to manage His things according to His commands.**

Moreover it is required in stewards that one be found faithful. 1 Cor 4:2

The land shall not be sold permanently, for the land is Mine; for you are strangers and sojourners with Me. Lev 25:23

- ii) **Stewardship is a spiritual matter, and will determine the level of your intimacy with Christ.**

Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? Lu 16:11

Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Mt 6:31-33

- iii) **Identity and contentment are found in Christ, not in things.**

There is one who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches. Pr 13:7

And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses. Lu 12:15

I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. Phil 4:11-13

- iv) **Obedience in Stewardship leads to blessing.**

For the LORD will greatly bless you in the land which the LORD your God is giving you to possess as an inheritance--only if you carefully obey the voice of the LORD your God, to observe with care all these commandments which I command you today. For the LORD your God will bless you just as He promised you; you shall lend to

many nations, but you shall not borrow; you shall reign over many nations, but they shall not reign over you.” Duet. 15:4-6

v) Be Honest

A false balance is abomination to the LORD: but a just weight is his delight. Pr 11:1

Do not withhold good from those to whom it is due, When it is in the power of your hand to do so. Do not say to your neighbor, "Go, and come back, And tomorrow I will give it," When you have it with you. Pr 3: 27-28

Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor. Owe no one anything except to love one another, for he who loves another has fulfilled the law. Ro 13:7-8

vi) Avoid debt, which is slavery.

The rich rules over the poor, And the borrower is servant to the lender. Prov 22:7

vii) Plan your budget carefully

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it -- Lu 14:28

First build your barn, make it fit for yourself in the field; and afterward build your house. Pr 24:27

viii) Give generously and cheerfully: tithes to the Lord, offerings for the poor and other needs

Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this," Says the LORD of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it. Mal 3:10

He who has pity on the poor lends to the LORD, and He will pay back what he has given. Pr 19:17

He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. 2 Cor 9:6

So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. 2Co 9:7

- e) **Stewardship Education**--the prevailing ignorance dictates that stewardship education cannot just be done in an occasional message from the pulpit—it must be an ongoing effort.
 - i) Ongoing Crown or Financial Peace classes
 - ii) Stewardship Inserts (CEP, Crown, Giving Rocket, Dave Ramsey, Christianity Today, Pastors.com, and many others)
 - iii) Offering Messages: 2-3 minutes each, write a bunch of them at once, put them all in a binder/folder , rotate them or write new ones. (Mark Brooks, Elevator Pitch Your Offerings 52 short messages, available at Charis Group.)
 - iv) Occasional member testimony, first person: live, video, or second person, story, email, etc..
 - v) Offering Affirmations (congregational litany or antiphony)

I am bringing these Tithes and Offerings to the Lord, with a Joyful and Thankful heart. I give these gifts in Obedience to the Lord, without Fear or Reservation. I dedicate them in Hope that they would build His Kingdom and cause an eternal harvest. And I offer them in Faith, asking the Lord to provide for my needs and help me to prosper.

5) **Making Giving Easy – provide alternatives.**

- a) Some members may object to acceptance of these currencies--You may need to educate members with a new Theology of Currency or announce a “temporary trial.”
- b) ACH – draw the tithe directly from member bank accounts.
- c) CC Slips w/ Offering envelopes – for those who don’t carry cash/checks
- d) Giving Kiosk in the Lobby – swipe or key input
- e) Website Giving
- f) Resources:
 - i) Costco Small Business
 - ii) Webconnex – Giving Fuel
 - iii) Giving Rocket
 - iv) Square

6) **Provide or Refer Estate and Planned Giving Counsel**

- a) There is a small minority of people in your church that have significant resources. These people WANT to see their assets used for ministry, but they have conditions and concerns, and planned giving vehicles are legally and financial complicated--they need professional counsel.

- b) It's a huge blessing to receive that occasional large estate gift! But that gift did not happen automatically--someone had to talk to them about estate planning.