

# Guest editorial: Rescue me from my church budget

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The church budgeting process ranks fairly low on the list of motivating and inspiring experiences in a minister's life. Pastors will line up to deliver a message, shepherd the hurting, pray for the wayward and lead the body forward. However, if a pastor lies awake at night thinking of the church budget, it's usually for the wrong reasons.



Todd McMichenLet's look at a popular budgeting process. It begins with ministry leaders submitting their annual requests for funds. Some inflate their numbers because they don't expect to receive their request. Others underestimate their budget needs.

Once the numbers are in, the vetting process begins. Unfortunately, this process often is shaped more by fixed expenses and relational loyalties than most would like to admit. Tough decisions always are present. They result either in hurt feelings or a stressful extension of reasonable financial limits.

By the time the budget is complete, the process has gone on too long, and fear or disappointment have set in among the ministry team. Finally, the budget is sent to a financial business meeting for approval, where it's secretly hoped few show up to participate.

Does a positive, rewarding and visionary budgeting process exist? If so, what does it look like?

Let me suggest a different approach—one that can increase vision, disciple church members and set your church free from the bondage that sometimes accompanies money.

- ***Begin with a season of prayer and fasting.***

Scripture teaches the tithe is holy to the Lord (Leviticus 27:30). This applies both to the one giving and the one spending. God grants you resources to use for his glory and to impact lives.

Church leaders need to feel deep gratitude and responsibility before the process begins. Releasing ownership will change the language of the conversation from the beginning.

- ***Recount how God has been at work over the past year.***

Where do you see the fruit of his hand or the anointing of his Spirit? Seeing the hand of God can provide a good indication of what he desires to do in the future.

Ultimately, you need to align your church resources to support God's work. Acknowledging God's work will prevent personal agendas, subjective opinions and ministry silos from occurring. Released resources and the Spirit's leading create wonderful meetings.

- ***Stand on the foundation of clear vision and well-defined discipleship strategy.***

No church is great at everything. Do you know what your church does better than 10,000 others? God places unique people in unique communities for a specific period of time.

Your church has its own unique calling, and it's not supposed to compete with the congregation across town or mirror the church across the country. You are free to be you. This level of focus will cause your church's ministry to expand. It helps you say a powerful "yes" as well as a confident "no."

- ***Learn your return on investment.***

Do you know the impact of a dollar spent? Are you investing the proper amount to gain the desired result to accomplish your church's dream? The longer a church exists, the more its budget grows. It's rare that a congregation evaluates an expense based on the return.

We tend to fund ministries long after they have lost effectiveness. Every ministry line is not mission-critical, and not all ministries are created to exist forever. The vision to glorify God and make disciples never changes, but strategy does.

- ***Allow strength and strategy to lead.***

This may be a radical concept, but give consideration to each budget year starting with a blank slate by not encouraging each department to make its own financial requests. Instead, allow the activity of God, the vision strategy and a few select financially gifted people to create a solid business plan.

This doesn't mean collaboration and dialogue are removed. It simply means those with giftedness should lead under the clear direction of the bigger-picture vision.

- ***Spend strategically, not simply less.***

This might be the most shocking piece of advice. Create a spending plan that spends only 90 percent of your previous year's undesignated giving receipts. (This may take a few years to accomplish.) Most churches

increase their budget 3 percent to 15 percent annually.

Why do we do this? “It’s faith-based and visionary,” the pastor says. However, it tends to create a lot of stress and reduced spending throughout the year. In reality, it’s far from visionary. It can be careless, unfocused and demotivating. It creates a crisis money culture instead of a generous culture.

- ***Plan to be surprised.***

Every year, God will call you to become engaged in something you can’t currently see. And, of course, there’s always the possibility something will break or wear out. And then there’s the next growth step that will need to be funded, too.

Prepare for what you can’t see. Nothing is more financially freeing than cash reserves. It’s a sure way to tell God “yes” before he ever asks you to go. Now, don’t step over the line and hoard cash reserves. God gives you money to invest in his causes.

- ***Inspire others with the vision investment plan.***

This is the opposite of simply getting church budget approval. A well-designed spending plan and presentation should bring glory to God, affirm those who have invested, validate what the leaders have said in the past and inspire toward the future. It should raise generosity. Loyalty and confidence in the leadership should increase. A faith-filled expectation for the future inspires all.

Everything is a choice. Leaders choose the financial culture they create. Every conversation can be both a vision and discipleship conversation. It all depends on leadership.

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*For more resources on how to grow a generous culture, check out his blog, [toddmcmichen.com](http://toddmcmichen.com). [Facts & Trends](#) distributed his column.*