

HOW TO *FUND MINISTRY* IN
UNCERTAIN
ECONOMIC TIMES



THE UNSTUCK GROUP®
WE HELP PASTORS LEAD UNSTUCK CHURCHES

How to Fund Ministry in Uncertain Economic Times

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INTRODUCTION

LET'S TALK MONEY

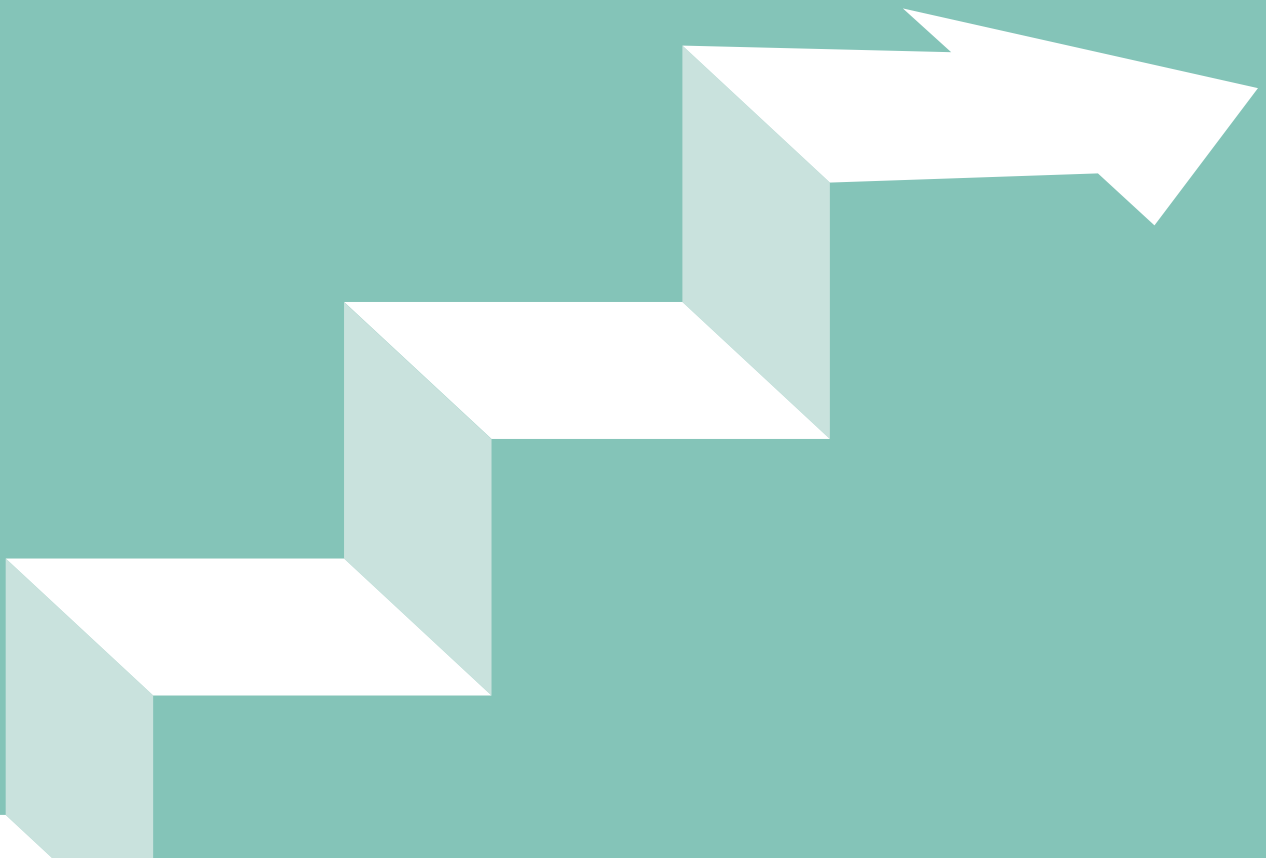
Casting a vision for the future is futile if we don't have the proper plans in place to help that vision become a reality. That's why funding your ministry plan for the future is one of the most important matters you need to address to find success.

The future of your church will be largely determined by how you direct your resources.

In these times of economic uncertainty, some things *are* clear: funding ministry is getting more expensive, and giving to churches is shrinking as wealth in the middle class falls.

Talking about money is rarely easy... And changing the way you spend it is even harder. Because this topic is more timely and challenging than ever, we've created this guide with a series of insights and conversations to help you navigate this important topic with your team.

We recommend you put this eBook in the hands of your senior leadership team, finance manager, and anyone else in leadership who is financially-minded. Then, begin aligning your budget with your strategy to fully fund your ministry plan and future vision—even in times of economic uncertainty.



CONVERSATION

1

TWO TYPES OF EXPENSES IN YOUR MINISTRY PLAN

Regardless of the details of your ministry plan, every budget is made up of two kinds of expenses.

1. Operating Expenses

Operating Expenses can be absorbed by your current operating budget. These are steps you should be able to take as quickly as makes sense, assuming your cash flow allows for it.

Simply put, think of Operating Expenses as **money you already planned to spend**.

2. Capital Expenses

Capital Expenses will require additional funding from savings, additional donations, reinvestment of assets, etc. We'll cover these options in more detail later. For now, it's important to note what they are and how much they total.

Simply put, think of Capital Expenses as **money you need to find or raise**.

Categorizing Your Expenses

Start by placing the costs associated with your ministry plan in these two categories (Operating or Capital). Print the framework below or set up a spreadsheet in a similar fashion. For Operating Expenses, note the Operating Budget Account these expenses can be charged to.

OPERATING VS CAPITAL EXPENSES

[illegible]

Now that you've identified your capital expenses and your operating expenses, it's easier to see how additional ministry plans will require funding outside your operating budget. Now you know what it will take to fund your vision.

CONVERSATION

2

BUILDING A VISION-MINDED BUDGET AROUND YOUR MINISTRY STRATEGIES

In order to maintain healthy growth, every church needs two key strategies: a reach strategy and a discipleship strategy. Both ministries must be resourced well to be successful. Use the framework on the next page to envision the budget you need for each strategy, versus the budget you have. The following steps will help you do just that:

Step 1. Design a Vision-Minded Budget | Column (a)

Based on the total amount of your current operating budget, develop a vision-minded budget around your ministry strategies. In other words, if you had a clean slate and were building your budget from scratch based on your reach and discipleship strategies, what would that budget look like? The total should equal your current operating budget.

If you had a clean slate and were building your budget from scratch based on your reach and discipleship strategies, what would that budget look like?

Step 2. Record Your Current Budget Figures | Column (b)

Now, write your current budget figures next to the vision-minded budget. The total here should also equal your current operating budget. Then, discuss the following questions:

1. How well does our current budget reflect our **Reach/Discipleship Strategies**? Which strategies are under-invested in?
1. In looking at the vision we developed, **are we confident** this budget will help us get there? If not, what is holding it back?

Step 3. Identify Adjustments | Column (c)

After discussing your vision-minded budget and current budget, what adjustments need to be made? Capture additions and subtractions in the final column. These changes (additions and subtractions) should net to a “zero-dollar-change” of the total amount. In other words, this is a conversation about better utilizing your current budget, not finding ways to increase it. The conversation about *growing* the budget comes later.

BUILDING A VISION-MINDED BUDGET

Total Church Operating Budget			\$
	(a) Vision-Minded Budget	(b) Current Budget	(c) Adjustments Needed
<i>Reach Strategy 1</i>			
<i>Reach Strategy 2</i>			
<i>Reach Strategy 3</i>			
<i>Reach Strategy 4</i>			
<i>Family Ministries</i>			
<i>Spiritual Formation (Groups, Serving, Outreach, Care, etc.)</i>			
<i>Communications</i>			
<i>IT</i>			
<i>Facilities</i>			
<i>Personnel</i>			

Aligning Your Personnel Budget

You can use the same exercise described above to break down your personnel budget by ministry. Take a look at your staffing investment in each ministry and ask yourself the same set of questions. Since salaries are often at least half a church's budget, it is important to make sure you are investing in the right people focused on the right things. Anything less than that is poor stewardship.

Making the Change Today

Even if your fiscal year is months away, you can still make a mid-year adjustment to align your resources to your strategy. What are the steps you would have to take to make that budget adjustment? Who needs to be involved to make the decision? How quickly can you do it? There is no use wasting months of resources and time waiting for next year's budget to come around.

CONVERSATION

3

ANOTHER WISE APPROACH: STARTING OVER WITH A ZERO-BASED BUDGET

BELAY

Why would a zero-based budget be helpful and how can I create it?

Depending on the state and structure of your current budget, it may be time to start from scratch. **Zero-based budgeting** is the process of taking a clean slate and creating the budget you wish you had.

Zero-based budgeting is simple in concept: **Incoming Revenue minus Outgoing Expenses equals Zero**. While it can be somewhat more challenging for a church to set up, this budgeting concept is a game changer. The zero-budget practice flips the script from “status quo” or “doing what we’ve always done” to a month-to-month, needs-based analysis.

For a vision-centric church, moving to a needs-based analysis is essential, as this practice assures that your budget priorities directly reflect your church’s core values.

Here is how you can get started in creating your church’s zero-based budgeting.

1. Create a spreadsheet.

- In the first row, list all of the months of the year
- In the first column, begin to list your income sources

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
INCOME SOURCES												
Tithes/Offerings												
Investments												
Tuitions												
Rental Income												
Other												

2. In the next section of columns, begin to list all of your expenses.

- a. Ministries
- b. Personnel
- c. Operations
- d. Outreach
- e. Office
- f. Advertising
- g. Other...

This list of expenses needs to dig into the nitty-gritty. Every expense must be accounted for. Each month, your expenses are different, so don't fill in a uniform amount for each month. Get specific.

By now, your spreadsheet should look something like this:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
INCOME SOURCES												
Tithes/Offerings												
Investments												
Tuitions												
Rental Income												
Other												
PERSONNEL EXPENSES												
Salaries												
Benefits												
Staff Expenses												
Continuing Education												
Payroll Services												
MINISTRY EXPENSES												
Worship Arts												
Teaching/Preaching												
Youth												
Children												
Small Groups												
Women												

Keep going until all expenses are named and accounted for.

3. Set up your formulas in the last few rows & columns of your sheet.

- a. Sum of all Income, by month
- b. Sum of all Expenses, by month
- c. Total Income Less Total Expenses, by month

	JAN
SUM OF INCOME	\$40,000
SUM OF EXPENSES	\$40,000
INCOME LESS EXPENSES	\$0

4. Fill in the data.

As we mentioned, this is a bit more time consuming than the practice of “Last Year + X%.” You can be assured, however, that the pain will be worth the gain. Not only does this approach keep your cash flow front-and-center, it assures that you are constantly analyzing and assessing needs.

Include unrestricted contributions and revenue streams.

Each month’s revenue should reflect all inbound sources, such as rental income, tuition, and investments. Make sure you are keeping historical and seasonal data in mind. Is giving typically slower in the summer months? Do you experience an influx of giving in the spring? Dig into your books so you can be positive that your data is as reflective of history as possible.

Leave room for income margin.

As we’ll discuss further in Conversation 5, a 10% margin can allow you to bounce back in times of crisis or unexpected expenses. Enter income data that reflects about 90% less than a large sample of your historical data shows.

Reflect your church mission statement.

Everything in your church—especially budget—needs to come back to vision. One really important advantage of this month-to-month analysis is the opportunity to make sure your budget *stays* aligned with vision throughout the year, even with income dips.

Once all of your data is populated, the final objective is to have **each month balance zero**. *Every incoming dollar must be earmarked for a purpose*. If you fill out every expense, and have \$1,000 left over, assign that amount to a ministry. If you have only \$5 left, only spend \$5 more.

Zero-based budgeting isn’t a set-it-and-forget-it approach. This is a hands-on, living budget that requires a steadfast maintenance and commitment. One person on your staff won’t be able to handle that burden alone. Make sure that the entire leadership team and all important stakeholders have not only signed off on the budget, but also understand and are committed to honoring the budget. Communication is a big part of any budgeting process.

As you begin to get more comfortable with this practice, you should begin to notice a few perks. You can be better prepared for large expenditures, you can determine the right timing for a ministry expansion, you can adjust based on growth, you can prevent disruptions in ministry, etc. Churches who follow this type of budgeting also often find that their needs to finance are fewer and fewer, and many find themselves debt-free! This is such a powerful approach to operations.

As you begin this new approach, remember that everything comes back to your vision. When it comes time to talk to your congregation about ministry expansion and growth, they won't give to your budget, but they will give to vision. When your spending reflects your vision, your congregation will take notice. Vision drives everything, including generosity!

The BELAY Team
belaysolutions.com

CONVERSATION

4

THE DIFFERENCE BETWEEN WISE AND FOOLISH BUDGETING

There are two types of churches when it comes to building and managing a budget. The first group looks at what came in last year, then adds a percentage that it hopes to receive in the coming year. They view that additional percentage as the “faith” portion of their budget. It sounds spiritual, but as you’ll see, it is often quite foolish.

The second group also begins by looking at what came in last year. However, they then *subtract* a percentage from what they expect to receive in the coming year. They would argue that the entire budget requires faith. We consider this a wise approach.

Regardless of your exact budgeting system, we’d like to play out what the typical fiscal year looks like for each type of church. This table details the trends that distinguish the two:

	FOOLISH TRENDS	WISE TRENDS
Budgeting	<i>Plan to spend it all plus more than they’ve received in the past.</i>	<i>Plan to spend less than they expect to receive based on their past.</i>
Tough Choices	<i>Unwilling to cut expenses for long-term financial health.</i>	<i>Routinely prioritize expenses and eliminate anything that’s not mission critical.</i>
Culture	<i>Because “faith” amount rarely comes in, the church is constantly in budget reduction mode. Budget freezes are common.</i>	<i>Because the church often receives more than it plans to spend, it’s routinely in budget increase mode. It’s an opportunity to make new investments.</i>
Generosity	<i>Typically stingy with their investments outside ministry because money is always tight.</i>	<i>Typically very generous with their investments outside the ministry because money is always available.</i>
New Initiatives	<i>Always trying to fund what they’ve done in the past.</i>	<i>Always looking for new opportunities to grow the Kingdom.</i>
Finance Team	<i>Give freedom during the budgeting process and tighten the reigns throughout the ministry year.</i>	<i>Tighten the reigns during the budgeting process creating freedom throughout the ministry year.</i>

Ultimately, churches that are wise with their financial resources create more opportunities for generosity, including investments in new Kingdom initiatives that the foolish will never be able to afford.

Which direction does your church lean? These questions might help you diagnose your tendency:

- Do you plan to spend less than you reasonably expect to receive?
- Are you willing to make tough calls and cut expenditures in some areas to fund ministry priorities?
- Have you found yourself in the enviable position of finding new ways to bless others or expand your vision because you received more than you planned to spend?
- Are you fully funding your reach and discipleship strategies, both numerical and spiritual, to experience new Kingdom impact rather than just funding what you've done in the past?
- Does your budgeting process create freedom for ministry leaders to accomplish the mission God's placed on your church?

If you answered no to any of these questions, it may be time to revisit whether or not you are wisely stewarding your financial resources.

CONVERSATION

5

MISSING LINKS AND HIDDEN DOLLARS

In working with 500+ churches, we've noticed many are out of balance in their budget. Some aspects of the ministry are underinvested in, while others have a disproportionately large budget. These areas of underinvestment are often "missing links" between their budget and their vision. Other, more inflated areas provide "hidden dollars" if you look closely enough. Consider the following lists:

MISSING LINKS: Where Churches Often Invest Too Little

- 1. Salaries and Benefits:** While no one should expect to get rich leading in ministry, it is important to ensure staff members are compensated well for their gifts and experience. Consult church salary reports provided by churchsalary.com and other organizations. Also consider the cost-of-living and average salaries in your community. In addition to salary, take a fresh look at your benefits package, including insurance and retirement contributions. Ultimately, it's important to provide well for your staff and their families so they can stay focused on leading the ministry. The Unstuck Group encourages churches to hire fewer, high-capacity staff leaders with above average compensation, rather than hiring many staff members and struggling to compensate them appropriately.
- 2. Leadership Development:** Support the growth of your staff members by making development opportunities accessible to them. Budget for their attendance at conferences, coaching networks, online trainings, etc. Don't confuse seminary tuition stipends with leadership development. While it is great to invest in seminary education, practical leadership development is equally important. We recommend allocating 3% of your operating budget to leadership development and strategic planning resources.

Some aspects of the ministry are underinvested in, while others have a disproportionately large budget.

- 3. 10% Margin:** Many churches simply lack margin in their budget. When contributions slow down or unexpected costs arise, their ministries are forced to cut back or pause. This can be avoided with built-in margin. We recommend a church budget on 90% of its previous year's contributions. Any additional contributions can then be saved for capital improvements or vision initiatives, such as new campuses, building expansions, etc.

HIDDEN DOLLARS: Where Churches Often Spend Too Much

- 1. Overstaffing:** The Unstuck Group encourages churches to keep their total staffing expenses at 45-55% of the annual budget. To do this, we encourage churches to aim for a staffing ratio of 1 full-time equivalent for every 75-100 average attendees. That ratio includes all paid individuals, not just pastors and ministry staff. When you staff far beyond that, either the ministry budget is sacrificed or staff members are underpaid. It is far better to staff fewer and pay more than to staff more and be forced to pay less.
- 2. International Missions:** We are all for investing in international missions! However, we have seen churches that cannot accomplish effective ministry locally because they are giving so much internationally. The typical reason is that the church's vision for its community pales in comparison to the vision cast for missions efforts. Understandably, people give to the greater vision. The truth is that everything you do is (or should be) missions-minded, focused on leading people to Christ. Your church should be as generous as possible toward international missions without compromising its local mission and vision. Otherwise, the church's future is in jeopardy and its missions giving will not be sustained.
- 3. Ineffective Ministries:** Rebalancing the budget can be a great opportunity to eliminate a sacred cow or cut a ministry that competes with your reach and discipleship strategies. All ministry is good, but not all ministry is effective. Every ministry should predetermine what success looks like over the course of a year. If those goals are not hit, it may be time to prune that ministry strategy and try a new "How."

Ironically, these are often the cuts that leaders try to avoid. They often come with hard conversations about ministries with deep histories. The truth is, if these ministries do not have a place in the future vision for your church, the conversations should have probably happened before now. Now that you have a strategic plan requiring greater investment, you can no longer afford to allow ineffective ministries to continue. The good news is that it is easier to make these cuts when you can help people see how you are shifting financial resources to expand the mission and vision.

- 4. Inefficient Practices:** This is an opportunity to "trim the fat." Look around the organization and identify areas of inefficiency. They are likely to be found between ministry silos where duplicate spending often takes place. Ask yourself, what resources could the team be sharing instead of purchasing separately? What systems do you lack that result in increased

project costs? How can you adjust midweek building usage to reduce utilities? Are there any unnecessary expenses you could cut and never miss? Pull ministry leaders together to identify and reduce these inefficient practices.

5. Inflated Ministry Budgets: It is common knowledge that many ministry leaders pad their operating budgets to leave room for unexpected expenses. Rather than inflating the budget in every ministry area, create a single contingency account that any ministry can request funds from when necessary. This will ensure your budget is based on what you actually plan to spend and that contingency funds are only used when unexpected needs truly arise.

Talk About It!

Where are the “missing links” in your own church budget? How about the “hidden dollars” you may be able to repurpose? By identifying “hidden dollars” and reinvesting them in “missing links,” you’ll be positioned for the future with a budget that prioritizes what matters most. Ultimately, you’ll be funding the vision... and nothing else.

CONVERSATION

6

CHURCH GIVING IS SHRINKING, AND THE MIDDLE CLASS IS DECLINING: NOW WHAT?

Horizons Stewardship

The ugly truth is that funding ministry is costing more, and giving to churches is shrinking. [Annualized inflation \(currently 8.2%\) is at its highest level since 1981.](#) The result is that practically everything in your Ministry Action Plan costs more than last year.

Churches are particularly susceptible to rising payroll and healthcare costs because they account for 45-70% of most churches' ministry spending. Higher labor costs are driven by a near-record 3.5% unemployment rate that has not been seen since 1969. The result is a national skilled labor shortage with 1.8 job openings for each of our nation's unemployed.

Now is not a time churches can easily avoid increasing wages. The loss of a skilled staff member is far more expensive than a raise to adjust for inflation.

If your church has debt, you are in a double bind. You can expect to see loan interest rates rise by about 3.75% in response to the Federal Reserve Bank increasing short-term interest rates to combat inflation. Higher interest rates result in higher monthly payments, which place increased pressure on your ministry funding plan, which is already strained by inflationary pressures.

CHANGES IN KEY ECONOMIC INDICATORS			
	NOV 2021	NOV 2022	CHANGE
Annualized Inflation	6.2%	8.2%	+2.0%
Avg Commercial Loan	4.25%	8%	+3.75%
30-Year Mortgage	3.47%	7.32%	+3.85%
Stocks (DJII)	35,914	32,732	-8.9%
GDP Growth	+4.9%	+2.6%	-2.3%
Unemployment	4.8%	3.5%	-1.3%

It's Not a Giving Problem; It's a Giving to Your Church Problem

Over the last fifty years, Americans have given a very consistent 2% as measured by Gross Domestic Product and After-Tax Income.

The most recent data suggests that 69% of all giving in the United States is religiously motivated. At first glance, it would be easy to assume that church ministry coffers should be bursting at the seams.

The harsh reality is that giving to religion as a percentage of total US charitable giving is steeply declining, from almost half of all giving in 1989 to just 27% in 2021. In fact, on an inflation-adjusted basis, religion is one of only two major giving sectors to see a total giving decline.

How can it be that 69% of all giving is religiously motivated, and only 27% is given to the church? The answer is simple: Christians are shifting the majority of their “religiously motivated giving” to faith-based and secular non-profits. Nonprofits widely use donor screening software to identify generous donors, most of whom have a spiritual motivation for giving. Once identified, they engage the prospective donor with compelling stories of impact, making a direct and compelling connection between the donor giving and the impact it will make. Where they can identify a spiritual motivation, nonprofit fundraisers, often Christians themselves, will incorporate this motivation into their appeal.

The harsh reality is that giving to religion as a percentage of total US charitable giving is steeply declining.

Like it or not, the nonprofit development world is radically shaping the expectations of Christian givers with a devastating impact on churches that fail to tell their own stories of impact using measurable and donor-centric language.

The Big and Uncomfortable Shift in Wealth to the Upper 1%

While giving in America remains remarkably consistent, *who* is giving is changing rapidly as wealth and income are shifting from the bottom 90% to the upper 1%, who now own more of the nation's wealth than the bottom 80% of the population.

The middle class, that historically funded a large portion of annual giving, is losing ground in income and wealth. High inflation will only increase the change you see reflected in this illustration.

WEALTH IN THE MIDDLE CLASS IS FALLING RAPIDLY			
	1990	2020	CHANGE
Top 1%	17.2%	26.9%	+56%
81-99%	43.5%	43.5%	0%
61-80%	16.7%	15.5%	-7%
Bottom 60%	22.6%	14.1%	-38%

The need for churches to identify and develop financial leaders (the 5-15% of your members who give 50%+ of your annual ministry funding) and high-capacity donors who have yet to become financial leaders is increasingly critical to churches who are fully funding their ministry needs.

It's Time to Act

Here are four things you need to do right now:

- 1. Help your leaders understand the impact inflation and rising interest rates are already having on your ministry.** Now is the time to look at your church's financial health in view of the rapidly changing financial landscape. Doing so will allow you to plan and adjust to the rising ministry costs to avoid aggressive cost-cutting measures.
- 2. Embrace an integrated approach to ministry funding.** Church leaders need to adopt a holistic view of revenue streams that account for changes in church and philanthropic trends. Current giving models were built for the Builder generation and will not be sufficient to fund ministry budgets moving forward fully. Church leaders must be prepared to do the hard work and invest in generosity like other core functions of church operations and programming.

- 3. Engage your financial leaders now.** The need for shared vocabulary, expectations, and best practices around generosity goes beyond the staff to lay leaders. Everyone must be on the same page to create the alignment necessary to fund your ministry plan fully.
- 4. Measure effectiveness and adjust based on data-informed insights.** Each revenue stream must be identifiable, measurable, and reported on. Continuous feedback (analytics) will be necessary to identify challenges before they become roadblocks to your ministry. Leading indicators become even more important than lagging indicators when disruption is a persistent reality.

Push the Easy Button

There is a wealth of resources and easy-to-use technology that can help your church accelerate giving. Here are some great starting places:

- [Giving365.com](https://giving365.com) is an on-demand resource library filled with blog posts, published articles, videos, podcasts, and eBooks, all focused on best practices in developing a culture of generosity. The best part is it's all free for you to use and share.
- [NextLevelGenerosity.com](https://nextlevelgenerosity.com) offers several guided options for creating and implementing a year-round integrated funding plan.
- [Horizons.net](https://horizons.net) is a great resource for information to quickly start [annual giving](#), [capital giving](#), [debt elimination](#), [donor analytics](#), or [planned giving](#) or to [schedule a time for a free conversation](#) about your churches or [faith-based non-profit](#) needs.

Now is the time to look at your church's financial health in view of the rapidly changing financial landscape. Doing so will allow you to plan and adjust to the rising ministry costs without having to take aggressive cost-cutting measures. In short, it could spur fresh ideas and deliver a new path for a bold future.

Joe Park
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CONVERSATION



UTILIZING YOUR ASSETS FOR ADDITIONAL INCOME

Building God's Way

Across the globe, finances often dictate the pace at which a church's vision can be carried out. Although hope and passion may abound, a prolonged lack of resources and clear steps toward reaching the community for Christ can result in great discouragement among ministries.

But what if the key to moving forward is not totally dependent on the amount of money you have in the bank? Perhaps the best place to start is by assessing the assets your church already has, then evaluating the untapped potential they have to generate additional income.

What is your community lacking that could be accomplished at your facility? Begin to brainstorm ideas within your leadership for how the church's assets could potentially meet a need within the community. Take an inventory of your buildings and land, including the types, quantity, and condition of rooms, parking spaces, etc. When are they being used, and when are they empty? Are there opportunities to incorporate financially-sustainable models?

Here are some things to consider:

1. Excess land or parking

- If you are located in an urban or commercial area, your parking lot may be of great value.
- Land adjacent to parking could be of special interest to a developer who would like to build housing, office buildings, or a commercial space.
- If your surrounding community is aging, perhaps a senior housing project would be appropriate.

2. Predominantly empty spaces the majority of the time

- Consider leasing or renting the church building (or some part of it) on Saturdays only.
- Consider adding something that your community would desire and your congregation could also utilize. This could be anything from a rock climbing wall to an indoor playground. This could be rented out on Saturdays for children's birthday parties, and would be an excellent way to introduce young families to your church.

3. Specialty spaces

- If you have a commercial kitchen, it could be leased to a catering company who could use it six days a week.
- A gym and a few classrooms could host after-school care, senior day care, or Alzheimer's care.
- With Autism rising throughout our country, specially-designed therapy rooms provide a great resource to families and are full of ministry potential.

4. Classrooms

- Rent them for Christian education, homeschool groups, or other forms of private education.
- Renovate them to create an excellent nursery, and partner with a day care to utilize the rooms 5 days a week.
- Senior day care or Alzheimer's care is another possibility here as well.

Before you begin this process, it is important to ensure your congregation is on the same page as leadership, and has a united heart and mind regarding financially sustainable / for-profit models. It is also wise to ask what is motivating the church to pursue additional income.

If the church is anxious about staying afloat and is desperate for a quick fix, it may not be the best time to start a new project. However, if the church's desperation rises out of a desire for more people in the surrounding community to know the truth and freedom of the Gospel, you may have the solid foundation you need in order to pursue a more sustainable model of Ministry.

Even though this is an exciting process, it can also be overwhelming. Building God's Way recommends that the church not operate or manage any for-profit businesses on its own, but it should be prepared for the significantly increased ministry potential that they bring.

As you discern how God is calling you to serve your congregation and community, we invite you to contact us. We have walked with many churches through each stage of this process, and can assist you as you approach the exciting world of financially sustainable ministries.

Dan Cook
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CONVERSATION



HOW TO TALK ABOUT MONEY AND INCREASE GENEROSITY

INJOY Stewardship Solutions

COVID stripped away all non-essentials and reduced ministry initiatives to their essence, particularly giving and generosity. Pastors cannot preach their people through a capital campaign. They must lead them through it. Effective preaching is critical to increasing generosity in your church.

In 1 Chronicles 28-29, King David stands before the nation of Israel and calls them to sacrifice for the construction of Solomon's Temple. These two chapters reveal 10 things successful pastors do when talking about money:

- 1. They talk to their leaders first.** You can't leapfrog leaders. Nothing offends leaders more than hearing important information at the same time as the rank and file.

"David summoned all the officials of Israel to Jerusalem—the leaders of the tribes, the commanders of the army divisions, the other generals and captains, the overseers of the royal property and livestock, the palace officials, the mighty men, and all the other brave warriors in the kingdom."
- 1 Chronicles 28:1

- 2. They talk to their congregation second.** When asking for financial resources, go to the people only after the leaders have been informed and are bought in.

"David rose to his feet and said: 'My brothers and my people!' " - 1 Chronicles 28:2

- 3. They use passion to speak to people's hearts.** King David was personally invested and was able to translate his commitment to the people.

"It was my desire to build a Temple where the Ark of the Lord's Covenant, God's footstool, could rest permanently." - 1 Chronicles 28:2

4. They use facts to speak to people's minds. Financial leaders, in particular, want to know the project has been well thought-through and is doable. King David communicated that he had a plan.

"I made the necessary preparations for building it..." - 1 Chronicles 28:2

5. They point to a brighter tomorrow. King David gave his people hope and the courage that they could move into a preferred future.

"[I]f he continues to obey my commands and regulations as he does now, I will make his kingdom last forever." - 1 Chronicles 28:7

6. They give clear, detailed instructions. The phrase, "Here is what I want you to do," is powerful. You must provide easy next steps for your people.

"Be careful to obey all the commands of the Lord your God, so that you may continue to possess this good land and leave it to your children as a permanent inheritance." - 1 Chronicles 28:8

7. They give the audience the tools and resources needed for success. People must want to help fund your ministry, and must also be able to help fund your ministry. Give them the needed tools, specifically financial coaching and online giving, to do so.

"The various divisions of priests and Levites will serve in the Temple of God. Others with skills of every kind will volunteer, and the officials and the entire nation are at your command."
- 1 Chronicles 28:21

8. They focus on God. This is the difference between a spiritual journey and a fundraiser. A fundraiser focuses on money or the project, which is greatly impacted by challenges in the culture. However, a spiritual journey, while not ignoring external influences, elevates the importance of attaching people to the heart of God and watching them respond appropriately.

"[T]he Temple he will build is not for mere mortals—it is for the Lord God himself!"
- 1 Chronicles 29:1

9. They ask for greater commitment. Boldness is needed more than ever in a post-pandemic world. God honors movement. A passive request yields a passive response. Successful pastors make compelling asks of their people.

"Then David said to the whole assembly, 'Give praise to the Lord your God!' And the entire assembly praised the Lord, the God of their ancestors, and they bowed low and knelt before the Lord and the king." - 1 Chronicles 29:20

10. They leave a great legacy of generosity. What legacy of generosity are you leaving?

“So David son of Jesse reigned over all Israel. He reigned over Israel for forty years, seven of them in Hebron and thirty-three in Jerusalem. He died at a ripe old age, having enjoyed long life, wealth, and honor.” - 1 Chronicles 29:26-28

How can you apply these principles when discussing money with your congregation or leadership team in your current context? You cannot take people where you have not been personally. As you model David's example in your own leadership, you'll equip your congregation to leave an impactful financial legacy of their own.

Brian Dodd

Director of New Ministry Partnerships, INJOY Stewardship Solutions

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BONUS

HOW TO CONSOLIDATE YOUR TECHNOLOGY AND DO MORE WITH LESS

Subsplash

The Church has a 2,000 year legacy of leveraging current technology to spread the gospel and make disciples. For example, the apostles used the Roman Roads for evangelism, Martin Luther used the printing press to give the Bible to the masses, and Billy Graham used radio and TV to preach the gospel to billions of people worldwide.

More likely than not, your church is already using today's technology to reach more people, engage your community, and make disciples. At the same time, technology can be a bit overwhelming—after all, you trained to become a pastor, not a tech expert!

What's the solution? The best place to start is by deciding which tools are most helpful for your ministry. From there, simplify and streamline your technology so you can do more with less.

Let's take a look at six church-focused solutions, what they offer, and how to consolidate them into one powerful yet user-friendly platform.

Tools to Reach & Engage Your Community

You can't have discipleship without engagement. Jesus spent three years engaging with his disciples every day so they could learn how to think, feel, and act like Christ. People today, however, are being "discipled" through their smartphones. Think about it—[the average person spends nearly 4.5 hours on their smartphones](#) every day watching videos, communicating, and being influenced on how to live their lives.

Here are the best digital tools, along with their average monthly costs, to help your church meet people where they're at, cut through the noise, and disciple your people.

Church websites

- Your website acts as your church's digital front door and should include features that make it easy to build and maintain your site, like custom church templates and built-in integrations for online giving.

Website builder costs: \$25–\$500/month, depending on church size

Mobile apps

- A custom church app should provide a distraction-free hub for your community that includes push notifications, event calendars, media storage, Bibles, devotionals, and other discipleship content. Your church's app should also be easy to find on any of the major app stores.

Mobile app costs: \$100–\$500/month (more if built in-house)

Media & live streaming

- Creating daily touch points like sermon videos, devotionals, podcasts and other media is crucial for engaging your community. The best media platforms for churches are free from ads and other distractions, keeping your community focused on your content.

Media costs: \$25–\$500/month

It's important to note that some churches use “free” platforms like Facebook or YouTube for live streaming and uploading their videos. However, there are [real costs to using these](#), such as having your videos and streams taken down for ‘copyright infringements’ or blocked for violating arbitrary ‘community standards.’ Churches also hand over ownership of their content when using platforms like these. This begs the question, who should own and control your content—your church or YouTube?

Group Communication Tools

Your people need to know where to go to find out what's happening in your community, yet most churches rely on a multitude of “unofficial” communication channels—like Facebook Messenger or text-messaging threads—to keep people connected. This can lead to confusion, frustration, and sometimes even bullying or trolling.

A better practice is to select a dedicated communication channel that's managed by your team and used widely among your leaders, volunteers, and congregation. Let's take a look at some options.

Group messaging

- With private group messaging tools like Slack or Subsplash Messaging, your admin team can create specific channels, both public and private, where people can gather to have conversations. You also can invite people, moderate conversations, block offensive content, and share important documents and files.

Group messaging costs: \$30–\$200/month

Live stream chat

- With a live chat feature, your people are able to have conversations in real time while watching your live streams. It's a simple and effective way to welcome visitors, answer questions, and invite people to join in person.

Live stream chat options: \$0–\$200/month

Relationship-building tools

Becoming rooted in Christian community is at the heart of being the body of Christ. To successfully create a culture of community, it's important to offer as many connection opportunities as possible. For most churches, these come in the form of small groups.

Small group tools

- Fortunately, there are tools available that help your community find and join a small group. Similar to using group messaging tools, it's important to have a unified group tool that your community and staff can use to avoid confusion and provide simpler management. They should also help with child check in and allow you to create, manage, and share church events with your groups.

Small group management costs: \$14–\$199/month

Church Management Software (ChMS)

- A ChMS helps your leadership better know your people and how they're engaging with your church. The best ChMS platforms are connected to all of your other tools, like online giving, groups, and child-check in. This will provide you with deeper insights into your people.

ChMS costs: \$50–\$1,000/month

Benefits of Consolidating Your Technology

It's easy to see how the costs add up for churches using separate, disconnected systems. That's why consolidating your technology with all-in-one providers can save your church hundreds of dollars every month. For example, the average church using [Subsplash One](#) saves \$400 on technology costs every month—over \$5,000 annually!

That's just the upfront financial savings. Another major benefit is no longer requiring your staff and volunteers to learn and manage multiple platforms to do their jobs—each platform with its own login, password, and user interface.

Using a unified platform saves your church money, reduces stress, and allows your team to do more with less.

The Subsplash Team

subsplash.com

CONCLUSION

TAKING YOUR NEXT STEPS

If your strategic ministry plan for the future has been defined, now is the time to execute. Work with your team to sort out operating and capital expenses and build a wise, vision-minded budget. Unearth the missing links and hidden dollars that can be repurposed to fund your new vision. Identify assets you can utilize to create additional income. Look for ways to consolidate services to streamline systems and your budget. Finally, inspire generosity within your congregation to help move the needle even more.

Money follows vision.

However, it's important to note that none of these strategies will make a difference if your vision isn't clear. After all, people don't give to organizations that lack vision and direction. So if you're worried about funding while your vision and ministry strategies aren't clear and established, **you'll still be stuck.**

At The Unstuck Group, we partner with you to [create a comprehensive, customized ministry plan](#)—and help you identify the structure and systems you need to execute. Not only do we help you create the plan, but we work with you through accountability and ongoing coaching as you lead change in your church.

Our goal is to help you identify the obstacles and opportunities you have as a church body, and develop a strategic plan to accomplish your vision.

Our goal is not to tell you what to do or who to be, but to help you identify the obstacles and opportunities you have as a church body, and **develop a strategic plan to accomplish your vision.** Once your vision is clear, you can begin aligning your budget with your strategy to fully fund your ministry plan and future vision.

MORE RESOURCES FROM THE UNSTUCK GROUP

BLOGS:

[29 Money Mistakes That Churches Make](#)

[Show Me the Money: The Difference Between Wise and Foolish Budgeting](#)

[How Much Should Churches Spend on Their Church Staff?](#)

[Is Your Church Making Any of These 3 Giving Mistakes?](#)

PODCASTS:

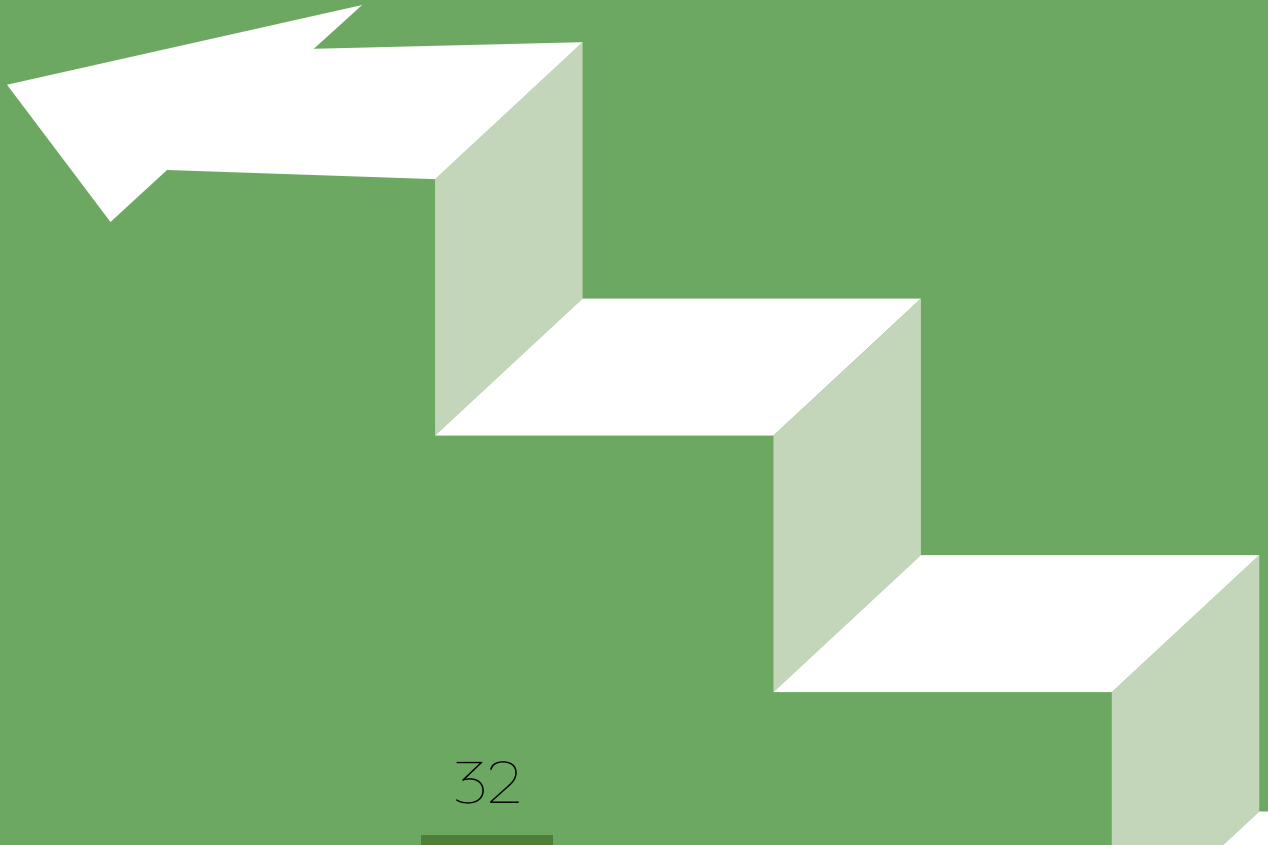
[Funding Ministry with Joe Park](#) — Episode 120

[Money Management for Churches with Dan Dorner](#) — Episode 121

[Strategic Financial Planning with Jill Mutimer](#) — Episode 122

[Budgeting to Thrive with Chris Hodges](#) — Episode 123

[How Much Should We Pay Our Church Staff?](#) — Episode 220



THE UNSTUCK GROUP®

WE HELP PASTORS LEAD UNSTUCK CHURCHES

The Unstuck Group helps pastors grow healthy churches by guiding them through experiences to align vision, strategy, team and action. With every tool and consulting process for churches we develop, our priority is to help churches help people meet and follow Jesus. Our core services include health assessments, strategic planning, and staffing and structure reviews. Learn more by visiting theunstuckgroup.com.