

IN A SLUGGISH ECONOMY

PRACTICAL SUGGESTIONS FOR FUNDING MISSION

By Ruben Swint

IN *The CHRISTIAN CENTURY*, February 22, 2003, a Religious News Service article appeared, "Economic Doldrums Affecting Churches." The article stated that a major church in Houston, Texas, with a \$5 million budget, experienced a \$150,000 deficit from 2002 and is expecting a \$300,000 shortfall in 2003. The collapse of Enron and Dynegy put some members out of work and shrunk the savings of others.

The article stated that it's a problem shared by churches from coast to coast...do more with less. Simeon May, Executive Director of NACBA, noted that church contributions are down, causing ministries to be cut to avoid staff layoffs.

What's a pastor, administrator, or financial team to do in an economy like this? Few congregations are as hard-hit as the Houston church and few congregations are thriving financially. The following suggestions are for those churches feeling the stress of less than desirable contributions.

TAKE CARE OF MISSION.

Fulfilling mission is your primary goal. Mission is fulfilled through various events, activities, programs, ministries, mission opportunities, et. al. Do not let reactive decisions impair your congre-

gation's ability to carry out its mission. Be sure to ask, "Will what we are proposing jeopardize our ability to carry out our mission?"

Often your mission is not deep enough into congregational consciousness. Communicate your mission over and over. Constantly illustrate your mission effectiveness. Emphasize the real outcomes of your mission. Take care of your mission by talking it frequently and emphasizing the good it does.

PRACTICE REALISM.

Nothing substitutes for a realistic appraisal of your situation. Has your congregation ever contributed the full amount of your budget? Many churches have a divergence of 5% to 15% between the amounts for budget, contributions, and expenses. Church members can become accustomed to the fact that their annual giving never meets the budget. Bring the budget, contributions and expenses amounts into alignment and create a more credible reality for everyone.

Rather than focusing on whether or not you are increasing the budget or meeting the budget, communicate how well you are accomplishing your ministry goals for the year. Explain that your plan of ministry is vital to so many people and that sustained and increased giving will maintain and grow your ministries.

USE THE "FOURTH QUESTION."

One strategy for planning ministry year after year is to ask evaluative questions. These questions can be asked of ministry leaders, staff, governing boards, or the congregation at large. The first three

questions are: What are our strengths, those things we do well? What do we do okay and what we should improve? What could we and should we begin to do?

The fourth question is rarely asked. Now is the time to ask, "What is it we should stop doing?" Most churches will acknowledge that there are some activities, events, programs, or ministries that they do in order to be "full service," not because they are good at them. In a down economy, churches should focus on their core strengths in ministry and channel their financial resources toward them.

ENLARGE YOUR MINISTRY.

Evaluative questions were mentioned above. The third question is, "What could we and should we begin to do?" In a down economy, add some new ministries. If it's tough for churches because people are out of work, are scared, or had their savings shrunk, then it's tough for those individuals and families as well.

Remember that churches do not have needs. Churches have solutions. Create or co-create with another church or partner a job search ministry for the unemployed, a financial management ministry (people have "ears to hear" in this economy), and a retirement planning ministry. The more effective your church is in providing effective solutions for real needs, the more generous people will be in funding your mission.

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PREACH AND TEACH STEWARDSHIP.

An abundance theology is preferable to a theology of scarcity. "And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work." II Corinthians 9:8, RSV.

Over the last 50 years, the church has faced two primary competitors for offering plate dollars. One is the consumptive lifestyle of America's consumer society. The money you desire for ministry and mission is residing in the lifestyles of your church members. Ask for it. Stewardship is all we do with all we have to accomplish our God-given mission. If we don't ask for faithful stewardship now, when will we ever ask for it?

The second competitor is the development strategies of other nonprofits. The nonprofits ask. They ask well and they ask often. Religious causes are lagging all others in rate-of-giving increase year to year. We have not because we ask not.

BECOME INTENTIONAL.

The stewardship committee adopted the following goals:

- Inform the congregation of the church's programs, ministries, and missions
- Increase overall giving for the annual ministry plan (the budget)
- Increase the number of giving units to the annual ministry plan
- Increase awareness of stewardship principles and life-style
- Create an extensive organizational structure for a stewardship emphasis
- Involve all children and youth

- Provide stewardship education for adults, children, and youth
- Provide financial and life-style management skills for young adults

Mountain Brook Baptist Church in Birmingham, Alabama created an intentional response to internal and external economic conditions. A six million dollar building renovation and expansion in 2001 and 2002 had created larger building operating costs for 2003. The Stewardship Committee in 2002 found that 72.4% of annual gifts were coming from church members aged 60 and older. And the value of stocks, a regular part of annual giving, had fallen.

Bringing in a stewardship development consultant, the Stewardship Committee formulated strategies designed to appeal to younger and older age groups. One major change was from a one-Sunday pledge march event to a two-week personal relay activity to circulate estimate of giving cards. Mountain Brook's "Circle of Faith" campaign enabled the congregation to meet its stewardship goals and fully to subscribe its 2003 Ministry Plan. The 2003 Ministry Plan represented an increase of seven percent over the prior year. Financial involvement of young families increased also as a result of the new approach to annual giving. A final significant result was the positive approach to total giving. Overall church giving increased as members experienced a greater sense of mission purpose in supporting specific giving needs throughout the year.

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ASK BIG.

The nonprofit competitor for the church's offering dollar is playing "the big money game" according to Lyle Schaller in his 2001 book, *What Have We Learned?*

The big money game is asking for large contributions from donors' wealth.

Churches should evaluate whether or not they will continue to rely only on members' income to fund their mission.

Churches, meaning pastors and key leaders, usually ask for gifts from members' accumulated wealth during capital campaigns. This request should be extended to annual needs as well. Present the large gift donor(s) with several options to consider. Any of these options, if funded, would enable the church to carry out its plan of ministry for the year. Examples include office equipment, vehicle, renovations, debt retirement, new ministry position subsidy, website, computer software, media campaign, new program funding, or church growth strategy.

In times of economic uncertainty, we can become too much like our society, obsessed with money! Instead, let us remain passionate about our mission, individually and corporately. May we be realistic, creative, and opportunistic in funding our God-given mission.

Our congregation may not be experiencing a decrease in giving of six percent or even an increase of seven percent. We may, however, be struggling to move forward. We can use this down economy as a time to focus on our mission, to become realistic about budgeting and giving, to emphasize our strengths, to develop faithful stewards, to begin relevant ministries, to set intentional goals, and to invite our members to make large investments in the Kingdom of God. 