

How to **stretch** a tight church budget.





If your church budget is feeling tight right now, then let us reassure you... You're not alone. Every great leader will have a vision that reaches further than their resources, and you're a great leader! The good news is a tight budget doesn't mean you have to sacrifice making progress towards your mission of reaching unchurched people.

Simply Red hit the charts in 1985 with their first single 'Money's too tight to mention.' Interestingly, money proved to be so tight that they spent the rest of the song mentioning it!


But where do you sit when comes to talking about money in church? I've noticed in some churches it's never spoken about publicly and others make giving and tithing a big deal every week, creating an uncomfortable pressure to give. For me, I live with the tension of never wanting church to be about raising money and yet we need it to fulfil the mission God has given to us.

So how can we as lead pastors navigate this difficult path? Jesus spoke lots about money – about not having two masters, about investing money, about not laying up treasures on earth. He knew the power that money can have over people's lives and how easy it is for us to trust in money more that Jesus. So how can we teach, model and be honest about money, especially during a cost of living crisis that we're currently experiencing?

Here are six things that have helped me lead in this area...

Make it about the mission and vision

Over the years I've always been afraid of what people will think of me asking them to give to the church when my salary comes out of church funds. Making an appeal for people to give generously towards the church's mission and vision overcomes that fear and is a powerful motivation. When our mission and vision is clear and we can share inspiring and compelling stories of how that is being accomplished, it gives people a lift and shows that they're investing in something that's making a difference – something bigger than themselves.



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Make it about generosity, not giving

Calling people to live generously is wanting something for them, not from them. The reputation of the church is that we want something from people – we want them to give. But giving is only a small part of living generously, of being openhanded with the finances God has entrusted to us. Generosity also has little to do with how much we have, or even how much we give. As someone once said: “Wealthy people are not generous. Generous people are generous.”

Make it about steps and movement

Gavin Adams, in his funding masterclass series, encourages church leaders to view generosity as a stepped journey, moving people from where they are towards being generous givers.

When unchurched people come to faith, they’re not used to giving a percentage of their income on a regular basis.

So **part 1** of the strategy is to move someone from being a non giver to an emotional giver – giving a one off gift towards something that they feel emotionally drawn to or passionate about.

Part 2 is to encourage people to go from being an emotional (spur of the moment) giver to a regular giver – small monthly gift that helps to fund the mission of the church.

Part 3 is to encourage regular givers to become percentage givers – giving 3%, 5%, 7%, 10% of income to support the mission of the church.

Part 4 is to help people move to being generous givers; giving sacrificially, joyfully because they know that their money is not their own, but a gift from God for them to steward well. This strategy requires someone to know who gives into the life of the church and who doesn’t so that targeted communication can be sent to the right people. This links with the next step...



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Generous people are generous.*



Make it personal

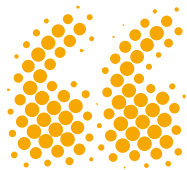
When encouraging people to live generously and support the mission of the church, make your communication personal. General communication remains just that – general. No-one takes responsibility for acting on general emails (apart from the very keen people!!). Making our communication personal and targeted makes people feel known, valued and more likely to respond.”

Make it part of your teaching plans

As I said earlier, Jesus spoke lots about money, as did the NT writers. We have great examples of generosity in the OT too. Look to build teaching series around money management – of getting out of debt, of saving, budgeting, generosity, etc. Make giving part of a bigger series.

Make it easy for people to give

Whether you’re doing a fundraiser, a gift day or encouraging people to financially support the mission of the church, make giving easy. Give clear next steps on how to give – QR code, website, text giving, Dona machines. There’s nothing worse than not being ready to receive a gift from someone who is wanting to support the life and mission of the church!



Money must never be too tight to mention and these six things have helped me in my leadership and I’m feel less apologetic or nervous about mentioning it.

Steve Fenning - Lead Pastor of the Forge community church, Suffolk.

