



13 things to do when your church is hurting financially

<http://joemckeeper.com/wp/12-church-hurting-financially/>

Posted on April 21, 2014 by Joe

“My God shall supply all your needs according to His riches in glory in Christ Jesus” (Philippians 4:19).

A lot of things can happen when a church experiences a money crunch, most of them bad.

The finance committee can get upset, deacons can get angry, church members become scared, and staff members start honing their resumes and looking for a safe place to jump. Nothing about this is good.

Can anything good come from a financial crisis? It depends on how you handle it. Read on.

Keep in mind that sometimes a financial crunch results from a too-aggressive program outstripping the resources. Perhaps the church has become too-invested in a project and the crisis sounds a wakeup call.

In most cases, the causes for the crisis are familiar to every church leader. You have been there before and will be here again.....

- Emergency expenses may have drained the bank account.
- Some problem within the congregation is driving people away.
- There's no problem at all. You're reaching a lot of people who have not been taught to give to the Lord's work.

Whatever the cause, the church is in a financial bind. Something has to be done.

Here are 13 suggestions on what that “something” is....

1. Do not panic. This is not the end of the world. It happens in every church, even the great ones.
2. Give thanks. God can use this for your good and His glory if your team handles it well.
3. Pray. Seek the Lord. It's His church and He is the operator (Matthew 16:18). Ask what He wants you to do.
4. Investigate. See if you can find out the problem. If your community is on the decline and the economy is headed south, or people are upset at something and are dropping out, then at least you know what you're dealing with.

The tough part is when you cannot find a reason.

5. Ask around. Find out if other churches in your community are hurting financially also.

I recall being surprised that the church two miles up our street was going through the same hardships we were. When I made a few calls, other pastors in the area voiced the same concern. That told me it was not something unique to our fellowship, but more than likely some economic thing was occurring in the community. (At this point, my problem became how to get certain people off my back and convince them this financial crisis was not the judgment of God!)

6. Pray more. Keep this on the front burner with the Lord. None of this has caught Him by surprise. He knows the problems, loves the people, possesses the answers, and has seen it all from the beginning. When we bring Him our problems, we go to the all-seeing all-knowing Source of all wisdom.

7. Teach your people. Every church needs a strong stewardship emphasis at least annually. Each new generation must be taught to give generously.

We pastors tend to think because we had such an emphasis five years ago, the congregation is well-taught and up to date. However, typically, nearly half the membership has turned over in that time. Your college students have graduated and taken jobs and are earning incomes. Newlyweds are now having children and buying homes. Everything has changed.

8. Call the staff in. If your church has a paid staff (or a strong team of great volunteers), start here. Meet with them and seek their input. They see things the pastor will not be aware of. Be prepared, preacher, to learn something about yourself you may not like: People are withholding their offerings because of something you did or did not do, your pet mission project is draining resources, you are not asking the people to give, that sort of thing.

If programs must be cut or salaries and expenses pared, better the recommendations be initiated by the ones leading those programs rather than a committee announcing whose programs will be canceled.

9. Should you enlarge the team? At some point, you may consider inviting several of your godliest and most spiritual members—no more than half a dozen—to join the discussion. Emphasize the need to respond to this crisis in a healthy Christ-honoring way that will bless the church and not weaken it. The goal is to build the church, not to gut it.

The pastor should make clear up front that no decision will be made in this meeting. He will take very seriously everything said here (someone should take notes) and lay it before the Lord as he seeks direction.

10. Stand together. When (and if) the pastor-led team has a recommendation to bring to the church, make sure everyone who has had input knows the details and, as far as possible, is on board. Ideally, the pastor and staff and lay leadership will bring this to the church as a unified team. Their sweet unity will calm the congregation's fears and help the church take a giant step toward solving the crisis.

However, in many cases, no action from the church is required. If the solution is a stewardship education program or a series of sermons on faithfulness in giving or such, the leadership simply does it without publicity.

11. Stay focused. Keep in mind one great truth: We do not teach stewardship principles to our people in order to meet the budget.

God's work is far greater than what we are doing in this one congregation..

(I've known of pastors saying there is no need to preach tithing because "We're meeting the budget." That is extremely short-sighted.)

Churches must teach an ongoing program of financial guidelines in order to grow God's children, help them break the bondage of materialism, and to invest in Heaven (see Matthew 6:20). By our faithful and sacrificial giving, we honor God, fund the work of the kingdom, and set an example for the outside (and watching) world.

The pastor not teaching sound principles of kingdom-giving to his people on an ongoing basis is failing his people at their deepest level.

12. Privately, ask your staff and lay leadership of the church to set a good example in their own giving.

We have no right to ask others to do what we ourselves are not doing.

I've told on these pages—but enjoy the memory, if you cannot tell!—of the time our deacons were constantly on my case about the lagging finances. So, one day I had the bookkeeper print out the record of each deacon's contributions year-to-date and put in a sealed envelope with his name on it. No one else saw the figures. That night, in the monthly meeting, I emphasized the need for leaders to set the example for the congregation. I told them we had to earn the right to gripe. Then, we passed out the envelopes.

"Open yours and see how you are doing. Then, you decide if you have a right to complain. If you do, let me have it with both barrels!"

The rest of the meeting was unusually quiet, and two or three of them never forgave me. Personally, I love it.

(Note to pastors: it might be just as effective to tell your leaders what I did instead of actually doing it yourself. But do as the Lord leads.)

13. Do nothing in the flesh. Wait on the Lord.

A wise shepherd of God's flock will seek God's will and study the word and wait on the Lord. He will seek the counsel of the Lord's most faithful servants and stand with the leadership of the congregation. He will bless those doing well and be courageous toward the ones who are not.

Remember to love the church. When we honor the Lord's people, we honor Him.