Why the Church Must Get Its Financial House in Order

If church services were athletic events, pastoring would be considered a full-contact sport. Pastoring is complex and multifaceted. There is no area of human life which we are not called to address, and there is almost no detail or task in the church for which we’re not held responsible.

To minister effectively to people, we must master the entirety of the human experience from cradle to grave. If that sounds daunting, it’s because it is—and that’s just the beginning.

We must also manage the organization where people gather to worship, giving due attention to things like human resources, marketing, building permits, easements, fundraising, tax law and corporation regulations, to name a few. With such an enormous workload and such high stakes, every pastor needs help. Every pastor.

In the Hispanic community, for example, I’m often asked, “What is the most pressing area of need in the church today hindering growth?” My answer is always the same: finances—namely, church leaders lacking the understanding of financial administration at a corporate, operational level.

As just one example from a community I’m deeply connected to, Hispanic churches likely account for over half of all new Christian conversions in America. These passionate new Christ worshippers—many of whom are also first- and second-generation Americans—don’t just need spiritual training but also support in building and sustaining their church organizations as well. The crushing load of details are completely new to many in leadership, and there often aren’t professionals in the pews who can lend a hand. Where do they turn?

While this may be especially true in the Hispanic community, the burdens and challenges are universal across all backgrounds and subsets. All pastors want our churches to thrive, and we want them to thrive for generations. We want a faith that is passed from fathers and mothers to their children and to their children's children. After all, we worship the God of Abraham, Isaac and Jacob. God is a God of generations. Without good stewardship, our churches will never grow, nor could they sustain growth.

Let me state this as loudly and as clearly as I can—passion for the gospel of Jesus Christ does not preclude us from good stewardship.

Consider for a moment that half of Jesus' parables, and many of his teachings and actions, reference money. We cannot naively gather our people, enjoy sweet fellowship, raise the rafters with our worship, preach until the altars are full, and yet not put our financial house in order. The foundation of our churches must be so firm that any financial, legal or catastrophic storm cannot shake us.

The late Christian leader Ed Cole said, "The characteristics of the kingdom emanate from the character of the King." This same principle applies to how we handle money.

When the pastor of a church exercises good stewardship, the congregation sees that example and will do the same. As it's been said, faith is caught, not taught. As ministry leaders model financial stewardship, those who follow us will "catch" the vision of financial health and begin implementing it in their own homes and communities. As one generation watches and learns from the one before it, our churches can be sustained, multiply and grow as each new set of leaders steps up to the challenge.

But what exactly does this look like in real life?

Let's start with the twin pillars of any financial stewardship plan. First is giving. We must ask ourselves, is our church giving to others, providing for widows and orphans, doing the kinds of ministry outreach needed in our communities?

Second is spending. Are we buying our wants and then begging our needs? Are we repeatedly running our bank accounts into the red or leaving bills unpaid? Or are we taking care to spend only what is within our means, leaving some left over in reserve?

For some of us, mastering these two pillars might seem like an impossible, painful task. This is why pastors, just like all leaders, need to call for help. No pastor I know would jump on a bulldozer in the middle of a field to start constructing a church building. We would consult the pros and make a plan. In the same way, when it comes to building the twin pillars of financial stewardship, those of us in church leadership need to be humble and teachable, leaning on the experts.

There are actually people and organizations in this world who absolutely love helping you manage money and invest in your ministry. If you're like me and can barely balance a checkbook, that fact alone nears the miraculous! It was a personal revelation for me when I was introduced to my own team at Church Extension Plan who finally walked me through the intricacies and nuances of leveraging financial resources to grow and sustain our church ministry. Whatever you do, and whomever you work with, the big idea I hope you take from this is simple—do not go it alone.

Once you put the right team in place and commit to a disciplined process, your congregation is officially on the road to financial health. You'll probably soon discover you have growing reserves of money. When you get to this stage, it's important to once again call in the professionals for help. Remember the proverb: "Plans fail for lack of counsel, but with many advisers they succeed" (Prov. 15:22, NIV).

Should we use this as a down payment, take out a loan and build a new building? Should we put it in an investment account to earn a return? How much risk is appropriate to assume with church money? All of these are questions best answered with the help of trusted advisers.

Admittedly, it is intimidating to begin the process of putting our financial house in order, and we in the church don't talk about it nearly enough. But it is much easier to open our bank accounts voluntarily to kind professionals who want to empower growth in our churches than to do so involuntarily when creditors, courts and government agencies begin calling.

God only asks us to get started.

Drag out the bank statements. Make the phone call. Set the appointment. Face your fears. Decide on a legacy that will empower your faith to flow to generations after you. When we do our part, we can trust God to do His—and provide the increase. {eoa}

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