



# 7 DEADLY SINS OF CHURCH BUDGETING

## SOLUTION GUIDE

The ministry ideas, how to's, tips and advice you need to develop a generous spirit at your church. PLUS... how our software, Realm®, can help you achieve this ministry goal.

# A DEADLY BUDGET

A bad budget kills ministry impact. No, the gospel does not derive its power from money. Not by a long shot. But...

Every organization needs resources to structure for maximum effectiveness.

This is not news to anyone. There's not secret insight here. Money helps hire staff, pay for items, lease or build meeting space, buy gifts and food, and travel for missions; just for starters.

If money is needed to help ministry flourish, the better you handle your money the more your ministry will flourish. Makes sense.

The key is aligning your budgetary priorities with the vision God has given your church to ensure that people's resources are protected and maximized.

Look no further than the parable of the talents. God is interested in what you do with what he's entrusted to you.

## WITH THAT IN MIND, PLEASE MAKE SURE YOU AVOID THESE 7 DEADLY PITFALLS.



# #1 THINKING SMALL

*As they saying goes, “Don’t let your vision shrink to your budget. Grow your budget to match your vision.”*

Many churches look at what they have and make a budget from that. That’s a good starting point. You shouldn’t spend what you don’t have. But you also can’t spend what you could have.

Are you looking simply at the dollars in and out of your bank account year over year? Have you considered alternate forms of income? Do you have assets you could leverage? Or are there ways that people - within and outside your

organization - would respond to a call for more?

Begin with prayer asking what God would have your church do; then find a way to increase your budget with the vision God has put on your heart. You might be surprised where it comes from. You can’t draw water from a rock, but God can... He has.

Don’t pressure your budget to conform to your ministry whims. Instead, re-evaluate what’s possible based on what God has called your church to do.

**THINK BIG, AND ACTIVELY WAIT ON THE LORD  
TO PRODUCE THE RESOURCES YOU NEED.**





# #2 KEEPING SECRETS

*All things will eventually be brought to the light. Why wait?*

When people wonder with incredulity where the money is going, it means one of two things: 1) they don't trust you, or 2) they have no idea how a church budget works.

Regardless of the root of misunderstanding, your church will benefit from sharing the overall budget with the church.

Now, just as shareholders get greater insights into a company's financials, donors who believe

in the cause should receive more detailed information than sporadic attendees who might not understand the mission. But sharing both high level and drilled-down financial insights with the right audiences will go a long way toward helping people understand why you need the resources you do, which in turn will motivate them to give more.

If you don't have a budget you're proud to share and that's easy to explain, then you might need to take a second stab at it. Sharing the narrative around giving boosts engagement.

**SHINE A LIGHT ON THE FINANCIALS TO GET EVERYONE ENGAGED IN THE MONEY TALKS.**



# #3 RESTRICTING LEADERS

*It's hard to lead with your hands tied.*

When you empower a leader to develop a team, teach, train, cast vision, and put on events, they need resources to do it. Don't make them beg just to do their job.

Even if it's small, it helps leaders to know they have a certain amount of money they can count on - and plan around - to do the work that God, and the church, is asking of them.

A great way to easily empower leaders while protecting the church is with prepaid or

preloaded spending cards. Another good option when receiving donations is to set up funds associated for particular ministries (youth, worship, media, etc.) so donors have the option of supporting special initiatives within those ministry areas.

Leaders who know what they are working with will be much more proactive in managing those resources than if they are always forced to ask for a handout. All that comes from the latter is leaders dependent on your say-so to get their job done.

**FOR LEADERS TO TAKE OWNERSHIP OF MINISTRY,  
THEY NEED TO HAVE ACCESS TO MONEY.**



# #4 GOING SOLO

*Having just one person managing the money is a recipe for disaster.*

Your church needs safeguards and accountability in place all across the board to avoid scandal, eliminate temptation, and create trust with your congregation.

You should have more than one set of eyes on the dollars at every level of money management. Your board or committee should determine the budget together. Two or more people should collect and count the offerings.

Two signatures should be required for checks over a certain amount, and bank accounts and deposits should be monitored by more than one person.

Beyond just managing money, it helps to have multiple voices involved in determining budget priorities. As tempting as it is for senior leaders and staff to make all the decisions, sometimes those decisions lack the perspective of the lay people in your church. If the average, everyday donor is represented in the budget values, their giving will be present in the coffers.

**INVOLVE MORE PEOPLE IN THE FINANCES TO  
ENGAGE MORE PEOPLE IN THE FUNDING.**





# #5 TRACKING DOLLARS

*If your budget only exists to monitor the incoming and outgoing, you're doing it wrong.*

Wait, what?! Isn't the point of a budget precisely to track dollars? Okay, valid point. But the idea here is that that reason for tracking dollars should be to gauge impact and return on investment. As in, what are your dollars telling you? What are you learning? What is it all for?

Money is a tool with no intrinsic value. This is especially true in the Church. Saving money for the sake of it is meaningless. Lavishing money because you have it, more so.

Instead of tracking dollars, track impact.

Sometimes a decrease in spending toward a

less-fruitful ministry might produce great yields when invested in one that is killing it. It could have zero budget impact but huge ministry impact. Sometimes, money spent (or rather, invested) in a fledgling ministry will accumulate a greater return over time.

Every budget is different and every church's priorities unique. But money should not be disconnected from ministry impact. You shouldn't just have bean counters looking at the numbers. Ministers and leaders should have a voice to ensure that money spent amounts to wise investments in ministry, not just good financial sense.

**DETERMINING MINISTRY IMPACT IS MORE VALUABLE THAN A PRETTY P&L.**



# #6 LOOKING NOWHERE

*Most church budgets are managed by people who don't know the church history. So you deal with what you've been given to steward. Nothing wrong with that... until there is.*

To get a real financial sense of where your church could be going, you have to understand where it's been. Knowing the history will help you better prepare for the future and will give you insights into planning for point #1.

**Example 1:** If you look back and see that giving has remained the same regardless of attendance, it probably means you have a core group of dedicated givers with no one else

giving. This insight could inspire you to teach and motivate new attendees and people on the peripherals to get engaged in giving.

**Example 2:** If you realize that most people have been giving the same amount year over year with no sizable donations, even among your people with means, that might mean that you aren't challenging your people to grow in their capacity to be generous.

Understanding the giving patterns in your church will help you realize what your people are capable of, which will help you prescribe a budget to shoot for beyond the status quo.

**IF YOU WANT TO MAKE A PATH FOR THE FUTURE,  
YOU HAVE TO LOOK DOWN MEMORY LANE.**





# #7 BREAKING RULES

*Okay, yes, you have to stick to the rules; the principles God has woven into the fabric of this earth. You can't reap what you don't sow. You can't eat if you don't work. And you can't spend what you don't have.*

While point #1 encourages you to let your vision determine your budget. This point brings things into God's timing. You may indeed have a vision to reach 10,000 through a \$10,000,000

building, but if the money isn't there yet, the vision won't be fulfilled.

This is NOT about limiting your vision. It's about conforming your budget to God's work in providing what's needed. Don't accumulate unwise debt and don't spend what you don't have.

Finally, you need to have financial practices that comply with federal, state, and local laws.

**GOOD BUDGETING IS ABOUT ALIGNING THE TIMING OF YOUR VISION WITH GOD'S PROVISION.**



# HAVE A LITTLE FAITH...

*God knows what he's doing. If your church is seeking his will and honoring him with your finances, he'll make possible what he's put on your heart.*

As you trust God to build his church, use your head, use your heart, and use the tools at your disposal to make the most of what you've been given.

The Church has been built on miraculous stories of God's providence in supplying what's needed. If you find yourself in a financial rut, remember you serve a God who advocates for getting things out of the ditch.

## ...IN REALM

*In addition to good practices and trusting God's provision, cutting-edge, easy-to-use technology tools have made good budgeting easier than ever.*

The best way to address many of the pitfalls listed in this guide is by partnering with a church management software solution that provides the tools you need to keep your budgeting, and your bottom line, out of the gutter.

Enter Realm: a new approach to church management software that combines all the donor tools you need - eGiving, campaigns, special funds, text giving, and more - with in-suite accounting so all your church budgeting can be conducted in one safe place, providing community context and a plethora of other tools to share the giving narrative and manage your finances with ease.

**WE'D ENCOURAGE YOU TO EXPLORE ALL THAT REALM  
MAKES POSSIBLE BY TAKING A DEMO, WALKING  
THROUGH A SELF-GUIDED TOUR, OR SPEAKING WITH AN  
ASSOCIATE TODAY!**



Throughout this guide, you have seen several ways that Realm helps churches reach new people and manage the life and operations of a church. We're excited to share more about our revolutionary ministry tool, Realm.

Realm provides solutions that will make your ministry and life way easier. It is cutting-edge church management software that combines administration, accounting, and community into one system. It also connects your entire church and personalizes each person's involvement in your ministry.

We'd encourage you to explore all that Realm makes possible by taking a demo, walking through a self-guided tour, or speaking with an associate today!



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