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PUTTING YOUR CHURCH'S MONEY WHERE ITS MISSION STATEMENT IS

by Ray Bowman and Eddy Hall

Of all the church mission statements I've read—and I've read a lot—I (Ray) have never read a bad one. I've never read a mission statement that says, "We want to be a self-serving church, focusing only on our own needs and ignoring the needs of those around us." Yet a church that would never dream of saying this in its mission statement often says something very close to it in the document that probably more than any other reveals its real priorities—its budget

A Christian church in the Northwest adopted one of the strongest mission statements I have ever read. Among many other good things, it said, "We are committed to helping people discover, refine, and use their spiritual gifts." "To reach as many people as possible...we commit ourselves to a multiple offense in evangelism." "We believe people experience spiritual growth when they are entrusted with specific ministry tasks and given the responsibility to accomplish them." "We are committed to a stewardship focus that emphasizes others, not selfish interests."

When I got to the church to begin my consulting work I asked the pastor, "What are you doing to carry out these wonderful statements?"

The pastor could point to almost nothing the church as a whole was doing to carry out its good intentions. Though this church claimed to be committed to equipping people for evangelism, they offered no evangelism training. They said they wanted to help people develop and use their spiritual gifts, but they had no specific way to help people identify or test their gifts.

Among the most telling signs was their spending. While the church said they wanted their stewardship to emphasize others, not selfish interests, they were spending 87 percent of their budget on themselves (facilities, staff that primarily served the congregation, and operations) and only 13 percent on ministry to others. Only 2 1/2 percent was going toward meeting the needs of people in the local community. This church was not putting its money where its mission statement was.

It wasn't always this way

Once in a group where we were studying the church of Acts, I (Eddy) listed six categories of church spending, then asked group members to rank them according to how much their local church spent on each category. I then asked them to rank these same spending priorities for the New Testament church.

The spending priorities in the two lists were almost opposite. The contemporary church spent most of its money on buildings and professional staff. For the New Testament church, "meeting the financial needs of people" topped the list, and "facilities" fell to the bottom; New Testament congregations neither owned nor rented buildings.

At the time of the Reformation, this priority on meeting the financial needs of people was still largely intact. John Calvin reflected the prevailing practice of the time by advocating that one-fourth of all church income go the poor in the congregation and one-fourth to others in need outside the church. Fully one-half of the church's income was to go to those in financial need.

Most churches today spend less than 3 percent of their income on these two categories combined (the needy within the congregation and the needy in the surrounding community)—a far cry from the 50 percent advocated by Calvin and an even higher percentage practiced by the New Testament church. Is

it any wonder that so many non-Christians view today's church as just one more self-serving institution, another special interest group, rather than a community of faith that actively demonstrates mind-boggling love?

Customers or servants?

Many North American church-goers see themselves as customers. In exchange for what they give to their churches, they receive certain services. The church's primary purpose, they feel, is to meet their needs. When most of the members of a church see themselves as customers, this cannot help but be reflected in the church's budget.

Jesus said, "Whoever wishes to be great among you must be your servant...just as the Son of Man came not to be served but to serve" (Matt. 20:26-28, NRSV). We are not to come to the church as customers. Rather, we are to come together to encourage and equip and build one another up so that we can then go out, serving as the hands and feet of Jesus in a hurting world. When a church really believes that, it will show up not only in its mission statement, but also in its actions—and in its spending.

If we want to break out of a customer mind-set and become a servant people, our first step should be to again adopt as the church's first financial priority the New Testament standard that we will never allow a financial need within the local body of believers to go unmet (Acts 4:34). We need to face up to the biblical truth that if we ignore financial needs within our own congregations, God's love is not in us (1 John 3:17). We must learn practical, sensitive ways to detect financial needs within the congregation, and compassionate ways to meet those needs that affirm dignity and build community.

Second, we can look beyond the boundaries of the congregation to those in need in the surrounding community. During the first three centuries of the church's history, poverty was often eradicated in the vicinity of the churches. Why? Because every Christian "was expected to seek out, street by street, the poorest dwellings of strangers, with the result that the Christians spent more money in the streets than the followers of other religions spent in their temples." As government assistance for the poor is being cut, our churches have a great opportunity to reclaim this aspect of our calling.

Third, the church can encourage and equip its members to each discover what ministries God is calling them to do, then actively support them as they join existing ministries or launch new ones. Many of these ministries will go beyond traditional church programs. They will be shaped by the varied needs of the people in the communities where God has placed us. And they will take money.

The creative possibilities are endless. At a Baptist church in Brewster, New York, I (Ray) discovered guests in many homes: displaced persons, runaways, people in crisis. No one who came to the church needing food was turned away, and a house behind the church provided a night's lodging for those who had nowhere else to stay.

A man in Sturgis, South Dakota, had a burden for teens who were in trouble with the law. Through a ministry he started in the parsonage basement, he introduced them to Christ's love and forgiveness. The ministry grew and eventually took over the whole parsonage. The pastor had to move to a new home.

A church in Hayward, California, bought used video games and filled a room in the church with them. After school the room would fill with kids of all colors, sizes, and ages. There was no charge except for refreshments.

As laughter and play filled the room, suddenly all the machines went off at once. Most of the crowd went into the fellowship hall, sat on the floor, and listened to a message told in their own language about a new life. Many spiritual needs were met. Parents came to find out what was going on, curious about reports of free fun and fellowship and the changed behavior they saw in their children.

Turning church spending right side up

In a servant congregation, we will not spend most of our money on providing buildings and services for ourselves. Rather, we will use our buildings more intensively than ever before, going to two, three, or four worship services or more before we build a new auditorium. We will commit the church to getting out of debt and staying out of debt so we aren't wasting precious ministry money on interest payments. Instead, our goal will be to invest as much of our time, money, and energy as possible in ministry—reaching out to touch the lives of people with Christ's love.

If you and the other people of your church truly want to be servants, not customers, together you can turn your church's spending right side up again. You can, over a period of years, slash the percentage of your budget that you spend on institutional maintenance. You can multiply the dollars you invest in ministering directly to people's needs. You can become a church that puts your money where your mission statement is.

-the end-

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NOTES

i Larry Woiwode, "A Conversation with Larry Woiwode," interview by Harold Fickett, *Image: A Journal of the Arts and Religion*, 5 (spring 1994): 85.

ii Eberhard Arnold, *The Early Christians*, trans. and Ed. Society of Brothers (1970, 1972; Grand Rapids: Baker, 1979), 18-19.