

When Vision and Discipleship Meet the Budget

The church budgeting process does not rank high on the list of the most motivating and inspiring experiences in a minister's life. Pastors will line up to deliver a message, shepherd the hurting, pray for wayward, and lead the body forward. However, if a pastor lies awake at night dreaming of the church budget it is usually for the wrong reasons.

Let's take a look at a popular budgeting process. It begins with ministry leaders submitting their annual requests for funds. Sometimes that number will be inflated because they expect to not receive their request, other times it can be rather under-prepared. Then the long vetting process begins. It is usually shaped more by fixed expenses and relational loyalties than most admit. Tough decisions are always present which either result in hurt feelings or a stressful extension of reasonable financial limits. By the time the budget is complete the process has gone on too long and fear or disappointment can be present among the team. Finally, it is concluded with a church approval process where it's secretly hoped few show up to participate.

Does a positive, rewarding, and visionary budgeting process exist? If so, what does it look like?

Let me suggest an approach. One that can increase vision, disciple your people, and set you free from the bondage that sometimes accompanies money.

- **Begin with a season of prayer and fasting.**

Scripture teaches that the tithe is holy to the Lord (Lev. 27:30). This applies both to the one giving and the one spending. God grants you resources to use for His glory and to impact lives. Your leadership needs to feel deep gratitude and responsibility before the process begins. Releasing of ownership will change the language of the conversation from the very beginning.

- **Recount how God has been at work over the past year.**

Where do you see the fruit of His hand or the anointing of His Spirit? Seeing the hand of God can provide a good indication of what He desires to do in the future. Ultimately you need to align your resources to God's work. Acknowledging God's work will prevent personal agendas, subjective opinions, and ministry silos from occurring. Released resources and the Spirit's leading create wonderful meetings.

- **Stand on the foundation of vision clarity and a well defined discipleship strategy.**

Every church is not great at everything. Do you know what your church does better than 10,000 others? God places unique people in unique communities in specific eras of time. Your church is called to a very specific mission that is not to mirror the church down the street or compete with the congregation across town. You are free to be you. This level of focus actually causes your ministry to expand. It helps you say a powerful "yes" as well as a confident "no."

- **Learn your ROI.**

Do you know the impact of a dollar spent? Are you investing the proper amount to gain the desired result to accomplish your dream? The longer a church exists the more its budget grows. It is rare that a congregation actually evaluates an expense based on the return. We tend to continually fund ministries long after they have lost effectiveness. Every ministry line is not mission critical and not all ministries are created to exist forever. The vision to glorify God and make disciples never changes, but strategy does.

- **Allow strength and strategy to lead.**

This may be a radical concept for most, but give consideration to each budget year starting with a blank slate and not encouraging each department to make their own financial requests. Instead, allow the activity of God, the vision strategy, and a few select financially gifted people to create a solid business plan. This does not mean collaboration and dialogue are removed. It simply means those with the giftedness should lead under the clear direction of the bigger picture vision.

- **Spend strategically, not simply less.**

This might be the most shocking piece of advice. Create a spending plan that only spends 90% of your previous year's undesignated giving receipts. (This may take a few years to accomplish.) Most churches increase their budget 3-15% annually. Why do we do this? "It's faith based and visionary," the pastor says. However, it tends to create a lot of stress and reduced spending throughout the year. In reality it is far from visionary. It can be careless, unfocused, and demotivating. It creates a crisis money culture instead of a generous culture.

- **Plan to be surprised.**

Every year God will call you to become engaged in something you can not currently see. Of course, something will break which is not fun. Finally the next growth step has to be funded. Prepare for what you can not currently see. Nothing is more financially freeing than cash reserves. It is a sure way to tell God "yes" before He ever asks you to go. Now don't step over the line and hoard cash reserves either. God gives you money to invest in His causes.

- **Inspire others with the vision investment plan.**

This is the opposite of simply getting church budget approval. A well designed spending plan and presentation should bring glory to God, affirm those who have invested, validate what the leadership have said in the past, and inspire toward the future. It should raise generosity. Loyalty and confidence in the leadership should increase. A faith-filled expectation for the future inspires all.

Everything is a choice. As leaders we choose the financial culture we create. Every conversation can be both a vision and discipleship conversation. It all depends on how you lead it. For more resources on how to grow a generous culture you can check out my blog

toddmcmichen.com or my book, [*Leading A Generous Church*](#).

Want to know more? [Start a conversation with our team](#). We're glad to offer our input. Your vision is at stake, so let's talk.

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