**Funding Ministry with Five Loaves and Two Fishes – Rosario Picardo**

**9781501818929**

**From the Intro: (770 words)**

I remember feeling confused and uneasy about what was going on. I kept flipping pages and somehow missing what everybody else was talking about. Everyone around the table seemed to have a clue except me. Then it dawned on me: I was the only one who couldn’t read and understand the expense report, let alone the columns in the Excel spreadsheet. I felt embarrassed and grossly unprepared for the first pastoral role I had embarked upon. Seminary had prepared me to preach, order the church in polity, serve my community, and share in the sacraments. But nobody ever mentioned that I would need to know the first thing about finances, human resources, building maintenance, and capital campaigns. Pastors farther along in their career don’t get special training on these things either; only experience teaches them. Many pastors delegate these roles, leaving decisions up to the finance committee, trustees, pastor-parish relations, or an HR committee, trusting their judgment and hoping nothing goes wrong. But what if something does go wrong? It wouldn’t matter much to the bishop or district superintendent whether it was the fault of the pastor, the treasurer, the finance committee, or the trustees. The pastor is the leader and is held accountable. I realized quickly in that first role that I was ultimately responsible for a lot more than I had bargained for.

After that initial finance meeting, I made a vow to myself not only to invite trusted people with calling, capacity, character, chemistry, and competency into servant-leadership positions, but also to educate myself about what was taking place in the church’s physical life: its space, its systems, its structures, and its money. It was time to start my own training program by having discussions with colleagues in the business world, reading pertinent articles, watching economic trends, and paying close attention to what was coming into and going out of my local church.

People frequently say that the church is not a business—implying either that clergy need not concern themselves with knowledge of sound financial practices (let alone endeavor to put such practices into place in their churches), or that church finances are not subject to the same economic forces felt elsewhere in the economy. What is typically meant by this assertion is that the church is not in the business of making a financial profit. Rather, the church’s business—its primary mission—is “to make disciples of Jesus Christ for the transformation of the world.”[[1]](#footnote-1) No pastor will argue this point. Yet, the “wineskin” of this mission is the local church, and the local church is sustained by the hard-earned money it receives from its faithful contributors and members. Any organization that solicits, receives, and handles money is, by definition, a business. To say that the church is not in business to make a profit, while true, does not offer an excuse for substandard financial practices. If anything, nonprofits like churches ought to adhere to higher standards of fiscal responsibility and transparency than their for-profit counterparts. The worst mistake a nonprofit can make is to think like a nonprofit. Pastors spend years of training to better understand the Bible, worship, discipleship, missions, and evangelism. The local church expects pastors to be gifted in these areas and to practice these gifts with excellence. But in order to guide the church as a whole in the future, congregations need to better anticipate the need for clergy to be trained as financial leaders of their churches as well.

The issue of financial illiteracy or apathy among clergy is exacerbated by today’s economic realities. It’s nothing new to hear the church is in decline in America, but the statistics are manifesting into tangible realities in many of our churches. Seasoned pastors who made it by with little focus on the physical aspects of their churches, or who simply deferred needed structure maintenance, are now feeling the pinch from the recent recession. Large churches with surpluses at the end of 2014 now have to make cuts and get creative with their programming. Revenue is decreasing with the passing of generations of faithful givers, and current generations carry a larger financial load than those who came before them. All the while, expenses continue to grow.

Taken together, the future can look pretty grim. However, turnaround is possible. Reaching a brighter and more sustainable future will require the clergy to gain financial fluency and acumen, to take calculated entrepreneurial risks, and to commit to their own financial freedom and giving before asking it of their congregations.

**From Chapter 1: (777 words)**

When I started out as a young pastor, I had no idea how to read a spreadsheet, let alone manage an entire church budget. By God’s grace, I am now married to a lady who is the director of development operations at a respected seminary. But back in those early days, I simply did not have a clue. I knew I wanted to serve God by serving and leading others, but I had no idea that doing so would require me to be more faithful with my own finances in order to help my congregation be faithful with the little money we had. If there was an area where my seminary education and life experience up to that point had failed me, it was in the realm of money. However, over time I learned that the use of money can glorify God and advance God’s kingdom—or it can cause us to stumble. Personal finances, church finances, and stewardship must be a priority to the pastor. As ministers, our attitudes toward money will be reflected in our churches’ attitudes toward finances. We should strive to be above reproach with regard to our personal finances in addition to being better financial navigators for our churches.

When I met my wife, Callie, I realized I had a lot I could learn from her about finances. There are hundreds of reasons I fell in love with this woman, but her financial knowledge has been a blessing on top of everything else. After we were engaged, she made it a prerequisite to go through the Crown Financial Ministries small group study with her, if I wanted to marry her. As I studied in depth what God’s word says about finances, I not only grew in my faith and personal finances but also developed convictions that have shaped how I lead the church. Callie also let me marry her, and the Bible study helped us start out the financial side of our marriage on the same page.

So how do pastors become better stewards of their personal finances? Despite challenges, there are simple, practical ways to accomplish this. Jeanine Skowronski, a senior credit card analyst and reporter at Bankrate.com, recommends the following: “Go back to basics. Write your budget out. Find what things that you can cut so you have five, 10, 20 extra dollars each week that you can drop into a savings account that will add up over time.”[[2]](#footnote-2) Do whatever you have to do to reduce your debt load, even if that means you need to take a second job for a season. Tax refunds are a valuable, short-term savings plan for paying off debts or for building savings accounts. If you need help learning how to budget, check out books from the local library, follow Dave Ramsey, or consult Crown Financial Ministries or a financial planner.

… (took out a paragraph here)

Along with taking care of personal finances, pastors are tasked with conducting the church’s business, often facing pressure to do more with less. Again, because seminary does not prepare ministers in this area, we need to find other avenues for gaining the necessary knowledge. To that end, some have proposed incorporating more bi-vocational training into seminary education.[[3]](#footnote-3) Longtime Duke theologian Stanley Hauerwas has said that one way the church can be more faithful with its finances is for all church members to disclose their salaries. Pastors can lead the way by talking about their own families’ finances, disclosing not only how much money they bring in but also how they spend it.[[4]](#footnote-4) At a recent pastors’ conference, Shane Claiborne suggested that church leaders consider switching salaries with church custodians for a year as a way to express God’s jubilee.[[5]](#footnote-5)

Whether the solution is as creative (and challenging) as those suggested by Hauerwas and Claiborne, or whether it is more traditional, this extra financial pressure may provide pastors with an opportunity to reform the way churches view money and mission. In part, pastors can succeed in spite of their own debt and the financial pressures of their churches by encouraging others to avoid debt and by setting an example as they continue to give faithfully to the work of the church.

**From Chapter 3: (563 words)**

How many times have you driven by a church building during the week and seen an empty parking lot? The pastor and some staff may be there, but the actual building remains largely unused throughout the week. A goldmine of opportunity is within the church’s reach, but one must have eyes to see in order to notice it. A church’s property is one of the greatest assets it has for its community. One way churches can use the resources in front of them is to creatively use their space.

When brainstorming possible uses for your real estate, it is important to ask yourself open-ended questions: How is God’s kingdom calling you to consider new and creative ways to use your physical space? Is there a ministry in your community that needs a new home? Is there a way to meet some need in your community by giving some space away? After contemplating those questions, take an assessment of your physical space throughout the church building. Possible spaces include classrooms, meeting rooms, kitchens, sanctuaries, parking lots, courtyard/garden, choir room, stage, and storage areas.[[6]](#footnote-6)

Additionally, spring-cleaning can prevent clutter and allow a church to more readily assess when a space is due for repurposing. There are a few people in every church with a passion not only for tidying up but also for sorting, purging, and creating lasting systems of organization. A workday every year or two can achieve these goals and, in the process, build community as people work together, remembering what items were used for in the past, dreaming about their usefulness in the future, and brainstorming ways to clean up.

Classrooms

Most churches have classrooms used for Bible studies and Sunday school on weekends, but they sit empty during the week. What if those empty classrooms could be used during the week to host GED classes? ESL classes? Parenting classes? Those classrooms may be the perfect space for a book club to meet or just what a local music teacher needs for giving lessons.

What spaces do you need to reclaim in your local church to make room for ministry to happen? What can be repurposed for the church or the community? Stewardship includes the care of buildings that have been entrusted to local congregations. Just because a building is large, old, and less energy-efficient than modern buildings doesn’t automatically make it a liability. On the other hand, if church buildings are treated like museums where people feel as if they can’t touch anything, they will not feel welcome. These buildings can be turned into assets simply by getting rid of what is useless and making room for the new thing God wants to do in the space. Jesus speaks to this in Matthew 9:17: “No one pours new wine into old wineskins. If they did, the wineskins would burst, the wine would spill, and the wineskins would be ruined. Instead, people pour new wine into new wineskins so that both are kept safe.” Church buildings can be a blessing not only for the local church and their members but also for the surrounding community as “new wineskins”: meeting spaces, rehearsal and concert halls, workspaces, areas for art exhibits, and a whole host of innovative purposes that could bring more foot traffic to the building.

**From Chapter 5: (653 words)**

As revenue decreases with the decline of the generation of faithful givers, churches are tightening budgets, reducing staff sizes, and canceling outreach to surrounding communities. The Christian market research firm the Barna Group reports an overall decrease in giving in nearly every study they have conducted since the year 2000. Also, Barna notes that only “12% of born again Christians tithe.”[[7]](#footnote-7) The financial future of the church looks bleak.

However, things are not always as they appear. Although giving to churches has steadily decreased throughout the years, giving has actually increased within the broader culture. Indiana State University’s Lilly Family School of Philanthropy released a study showing two longstanding trends in giving: first, people are giving more, and to more organizations per year than ever before; secondly, of the seventeen categories of recipients that the study tracked, only donations to religious organizations and foundations have been down year after year.[[8]](#footnote-8)

Why is giving in general on the rise, yet declining for churches? The explanation lies in large part in institutional distrust and disillusionment. People no longer unreservedly trust the church. The church’s traditional practice of asking its congregants to donate to a general fund that is divided up to pay staff salaries, maintain facilities, and fund community outreach is no longer palatable in today’s culture. This old, single-budget model is based on a level of trust that, for better or worse, no longer exists. The church must adapt to the current culture and implement new models of fund-raising.

This lack of trust stems, at least in part, from the exponential increase in the availability of information, and a resulting expectation for increased transparency in decision making. As a pastor, this can actually be seen as an opportunity to share the responsibilities of strategizing, raising funds, and budgeting with the congregation. There are a few things a pastor needs to keep in mind while brainstorming new models of fund-raising. Potential givers want to know:

Does my giving make a difference?

Do I matter to my faith community?

How will my resources be used?

What is the vision I’m giving toward, and what is the plan for reaching it?

How can I get involved in the ministry I am supporting financially?

Put simply, people want to know how and where their money is spent, how successfully an organization fulfills its stated mission, and whether or not they will have a say in the vision beyond that first decision to write a check or not. The younger generations of givers support missions, not institutions. This means that everything a pastor communicates about giving should stress ministry, not upkeep.[[9]](#footnote-9)

A pastor needs to make sure the congregation knows and has bought into a given vision, and when it has, this vision should drive the investment of its resources. Not only should pastors talk about the church’s visions, but they must also speak about the step-by-step plan for moving toward the visions. Another way to encourage people to give is to find ways they can physically get involved in the ministries they are supporting financially. Some folks prefer to give to ministries in which they have an active role. Likewise, donors want to know if others have experienced life change because of their generosity. This means that hearing or seeing personal stories of change can have a powerful effect.

Today, one of the most important factors for giving is a church’s financial transparency. Pastors often hesitate to give constant updates on projects, especially when the expectations aren’t being met. Yet, providing honest updates on the progress made because of financial contributions breeds trust with the congregation.

1. "Book of Discipline Section 1: The Churches," The United Methodist Church, accessed November 16, 2015, www.umc.org/what-we-believe/section-1-the-churches. [↑](#footnote-ref-1)
2. Andrew Soergel, "1 in 3 Americans Near Financial Disaster." U.S. News & World Report, February 23, 2015, accessed October 21, 2015, www.usnews.com/news/blogs/data-mine/2015/02/23/study-suggests-1-in-3-americans-flirting-with-financial-disaster. [↑](#footnote-ref-2)
3. Martin E. Marty, "Vanishing Clergy," The University of Chicago Divinity School, July 27, 2015, accessed October 22, 2015, https://divinity.uchicago.edu/sightings/vanishing-clergy. [↑](#footnote-ref-3)
4. Stanley Hauerwas, John Berkman, and Michael G. Cartwright, "Abortion," The Hauerwas Reader (Durham, NC: Duke UP, 2001), 609. [↑](#footnote-ref-4)
5. Shane Claiborne, "Jubilee Party on Wall Street," Two Cents, October 21, 2012, accessed July 22, 2015, http://twocents.co/2012/10/21/jubileeparty2012/. [↑](#footnote-ref-5)
6. "Ten Spaces Every Church Can Share," SPACES by ShareMySpace, November 18, 2013, accessed October 12, 2015, http://blog.sharemyspace.com/ten-spaces-every-church-can-share/. [↑](#footnote-ref-6)
7. "American Donor Trends," Barna Group, April 12, 2013, accessed October 22, 2015, www.barna.org/component/content/article/36-homepage-main-promo/606-barna-update-02-19-2013#.VfwhpxHBzGe [↑](#footnote-ref-7)
8. Steven Dilla, "Churches Need a New Giving Model," FaithStreet.com, September 10, 2014, accessed October 12, 2015, www.faithstreet.com/onfaith/2014/09/10/churches-need-a-new-giving-model/34017. [↑](#footnote-ref-8)
9. Jason Vernon, "10 Things People Want Before They Will Give to Your Church," TonyMorganLive.com, September 24, 2013, accessed October 12, 2015, https://tonymorganlive.com/2013/09/24/10-things-people-want-know-before-they-will-give/. [↑](#footnote-ref-9)