



Administering church funds

A call for a fresh approach

A18 Articles series: Administration

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This article argues that the way most churches administer general fund finance urgently needs a radical overhaul.

Much is written about people's personal stewardship, but little attention is paid to the attitudes and systems employed by those who oversee financial processes, both leaders and finance teams.

Here are three areas where church practice is often culturally outdated, biblically suspect and a dangerous hindrance to Christian teaching.

The first is the Sunday offering, designed for a society based on cash transfers and giving a message of subscription more than of spiritual discipline.

The second concerns financial communication by way of accounts. These should tell stories of faith that motivate everyone to action and prayer, but are more often seen as complex codes.

The third part goes behind the scenes and questions the attitudes of leaders and administrators to ownership, to generosity and to faith.

Each area relates to the other two. Churches would be much healthier (and better off!) if they took a fresh approach to all three.

Giving, receiving and offering

The first area for investigation concerns weekly worship. Within this there are three distinct stages in how people give to their church's general funds:

- 1 Giving – how church members give money on a regular basis.
- 2 Receiving – how the church accepts what has been given.
- 3 Offering – how the receipt of this giving is set within the context of worship.

Any church that has thought through how to organise each of these stages will have done useful work in teaching its members about stewardship.

1: Giving

What is the most appropriate way for Christians to give to their church? If this whole subject is seen as encouraging charitable donations to keep the show on the road, someone shaking a tin at the church door may be the answer. If, on the other hand, you have a clear model of Christian stewardship in mind and see that the giving of money is one aspect of Christians giving every part of themselves in the service of their Lord, the answer should be different.

Giving should be related to the ways in which people receive their money in the first place. That implies a variety of approaches.

- **Monthly salary/pension**

Many people receive a salary or pension direct to their bank account. If they are giving a generous proportion of that, the most suitable means of giving is therefore likely to be by monthly standing order.

- **Weekly cash wages or benefits**

The rapidly declining number who are paid every week in cash may find a weekly envelope system suits them best. This would also apply to children and teens paid weekly allowances, and to those without bank accounts of any kind.

- **Four-weekly benefits**

These people will need a system tied to the four-weekly intervals (not the same as calendar months), whether they receive, and therefore give, directly through their bank, by card or by cash.

- **Irregular fees or other income**

Those who are self-employed and others may receive their income in varying amounts at different times. This calls for a system that can match this in some appropriate way, or perhaps a quarterly system of standing order. For those using on-line banking, BACS transfers on instruction from their home computer each time they receive income may be the best method.

But if this is the equivalent of the Old Testament tithe, the regular giving of a fixed proportion of one's income, there needs to be allowance too for the correct use of the term 'free will offering' (frequently misapplied to all giving).

For occasional one-off gifts on top of regular giving, the means might be occasional cheque,

cash, on-line transfer, or plastic. We are now in a time where people are able to give by credit or debit card as a means of both regular and occasional giving. Direct debit giving as opposed to standing order will also soon be possible, depending on fees charged. Whether credit card giving should be promoted is a matter for debate – my view would be against it because I am uneasy about the principle of credit cards.

But many churches still promote weekly envelopes as the norm. This, as a main method, is dangerous in what it teaches. Envelope giving to the plate encourages a small cash sum to be given, when for many people this will not compare with a significant proportion of income received. It says 'subscription' not 'sacrificial giving'. It is a dated concept, just as cash and now cheques are becoming dated currencies for financial transactions.

So I believe that churches should, wherever possible, offer a menu of options, and that a member of the finance team should discuss these one-to-one with each person, especially with new members. This would be done within a Gift Aid scheme for everyone who can give by this means. The options might be:

- 1 Standing order forms, with a range of possible intervals, with some system for reconsidering the amount on an annual basis. This might be tied to a pledge system.
- 2 Appropriate help for the growing number of people who use on-line banking.
- 3 Either weekly or monthly envelopes, but only for those for whom this method makes sense.
- 4 Special envelopes for those who wish to give four-weekly or irregularly. Also for those who would like to have the opportunity to give extra amounts (by cheque or cash) from time to time on top of regular giving – perhaps this should be for everyone.
- 5 An option for cash or cheque giving on an impulse basis (bear in mind for 4 & 5 that cheques as a means of payment now have a limited shelf life).
- 6 Provision for card giving where this makes sense.

To promote only one means of giving, or to work on the basis of what is convenient for the church without considering how someone's giving needs to be related to their income sources, is unhelpful and counterproductive. It demonstrates

a wrong view of how people should give within a context of Christian stewardship.

There needs to be special consideration for new Christians, those whose partners are not church members, children and students (some churches miss them out completely), and those with significant debt problems (which may be more than you realise). Some churches specifically explain to visitors that the giving is for members and there is no need for any visitor to feel they have to contribute to the internal housekeeping of the church.

Radical thought

It can be argued that giving for at least part of your own church's housekeeping (some or even all of the Minister's costs, some staff salaries, upkeep of the building, etc.) *should* in fact be seen as a subscription because you gain personal benefit from it (teaching, care, a warm building to meet in). Your Christian giving should start after that.

2: Receiving

If 'Giving' looks at matters from the member's angle, 'Receiving' considers them from the church's standpoint. In many churches the collection of gifts is done in a highly visible way, often interrupting another activity (such as a hymn). The methodology is rarely questioned.

The only way to pay for most city bus journeys in times gone by was to give cash to the conductor on board. Now it is more common to buy at a machine on the bus, to use a contactless card, to buy a season ticket of some kind, or to pay at machines at bus stops. What kind of changes in the means of collection might be appropriate in churches?

Consider what happens at present.

- **Collection during a hymn/song**

Many churches still have an offertory hymn. While you are supposed to be focusing on God, various people are passing plates or bags along the rows. People are struggling with notes, coins and envelopes, trying to place these in the receptacle provided and then pass it all on to their neighbour. Then there is some form of procession to the front.

If you think about this for a moment, it is an incredible system! At best it is a major distraction to the activity of praise or prayer. It seems to imply that time is short and therefore the service must put on two activities at once. Yet we do not

have the intercessions while someone else is preaching a sermon. If your church still follows this practice, why do you do it?

- **Collection as a special point in the service**

This is an improvement in that the collection is carried out (in the same way as above) with nothing else going on other than, perhaps, background music.

It shows that giving money is a definite part of worship. However, as above, it can reinforce the impression for visitors that this is just an entry fee to the service.

If people *are* giving by standing order there is a lot of passing the plate on without putting anything in – which looks odd. This is overcome in some churches by printing and laminating reusable credit-card sized tokens which say something like, 'I gladly give but through my bank account'.

But there is also the issue (in both these cases) of whether an open plate can ever be right if giving is something to be done in secret. Even if most people are using envelopes, there will be visitors and others who then find this a very public display of generosity (or lack of it). A bag is a slight improvement.

- **Box or other arrangement at the entrance**

An arrangement that many churches have now adopted is to have no collection in the service at all, but to have a box or plate by the entrance. This takes the interruption out of the worship (see below for the need for 'offering' the collection) but can confuse visitors. Sometimes people are frightened that a change to this will give a reduction in income: an attitude that shows thinking in terms of cash subscriptions rather than proportional giving.

- **Directly through the bank**

So what of all the standing orders, BACS payments, and perhaps some cheques given direct to the Treasurer? These of course are given outside the service and will often account for most of the total given. The issue here relates more to 'offering', and this is discussed next.

The answer may again depend on variety. But if the norm for giving becomes bank transfers of some kind, the danger of having the powerful visual aid of an in-service collection needs to be questioned, especially if it doubles up with a different activity. Collections within a service should come with a Kingdom health warning.

3: Offering

But there is more than just the act of collecting the money. What matters is how it is offered in worship to God as a token of people offering their whole lives to him for the coming week. Here are some options.

- **Do nothing**

This is an option for churches without a collection within the service, but one that divorces the concept of the giving from the church's public worship. Whatever the form of collection, it is important to show that people's money is a sign of all they are and have. It also demonstrates that the giving of money is a spiritual act of obedience. It is, in any case, not 'our' money if we are Christians and believe all we have now belongs to him. 'Giving' in fact may not be the right word at all. To ignore the issue in the service sends all the wrong signals.

- **Plate, bags or box brought to the front of church**

This is the normal means, but in some churches it can appear rushed or unimportant. Often it becomes a formality and loses its deep meaning. If it comes just before the end of the service, people's attention may be elsewhere. It is worth thinking through how to make this a meaningful aspect of the service.

- **Amounts given direct to the bank**

But how are amounts not in the plate offered to God? Many churches seem to be unable to think up new processes that are suitable for the modern world at this point. In some churches it may be that over 80% of the income comes through the bank. So the service leader may be offering in reality less than one quarter of the amount given for the work of the church that week.

The message to a newcomer to the Christian

faith is clear: this is our income this week – perhaps a number of envelopes and some loose cash. This gives the impression of a small subscription, of tipping God, and little of radical giving of the kind that Christians are called to.

It also means that someone who does give direct to the bank cannot easily identify with the offering in the service.

The offering needs to be rethought from scratch to show that it is non-cash that is the norm, though cash will remain the most suitable form for some of the congregation. How might this be done?

- 1 The wording of the offertory prayer can make it clear that the main form of giving has been to the bank during this week and the church is now offering everything received, not just the physical plate or bag at the service.

- 2 It may be appropriate to bring the bank statements to the front once a month as a visible sign of this. People who have given by BACS or standing order then know that their names are inside that sealed envelope (or whatever means is used).

- 3 It may be more appropriate to have a monthly rather than weekly offering and to make very much more of it on these occasions.

The church is then showing that monthly giving is more of a norm than weekly. This would give the opportunity for a more extended time for the offering within the service, and a greater sense of self-giving. One problem with a non-weekly focus would be the growing trend towards occasional, rather than weekly, attendance.

It is time for churches to wake up to a changing culture for handling currency. All the good stewardship teaching may be neutralised if churches continue with the visible focus on a weekly cash-based system that is now no longer appropriate for the society we live in.

Financial story-telling

Each year Eleanor (my wife) and I spend our summer holiday in the North-West Highlands of Scotland. It is one of the few times in the year when I can enjoy a good novel without feeling guilty (yes, I know I have problems with guilt...).

It may be something I haven't read before (a Susan Howatch last year), or a well-thumbed favourite (such as Thomas Hardy). I like there to be a strong story-line. I guess that makes me a pretty normal person.

But what if I said I was really excited this year because in my suitcase was going a set of my church's accounts for bedtime reading? Or a set of financial statements to pore over beside a Scottish loch? "Oh, get a life!" you would cry. "What a sad case!"

But that is because most of us view accounts as boring sets of numbers, a secret language used by accountants to impress the rest of the world. We might have a different impression if we viewed them instead as stories and searched them out for their plots and sub-plots.

Financial statements from churches and Christian missions often contain gripping tales. But do they look or sound exciting? Of course not!

So, for the second area of investigation in this article, here is a plea for Treasurers and all church leaders to break away from the mystique of financial codes and let those stories shine out in a way that everyone can understand. There are simply too many dark mysteries in finance and not enough absorbing adventures.

If everyone saw financial reporting as story-telling, I believe those papers could become exciting, uplifting, and satisfying. Now there's a challenge!

Hidden within your financial records should be a covering story of God engaging with his people. What budgets and accounts should tell are stories of faith, of risks, of answers to prayer, of generosity, of discipleship, of growth. And, yes, stories too of set-backs, of hardship, of problems, of failings. There will be stories to rejoice in, to weep over, to regret, and to treasure.

But these stories will not be apparent from a first look at financial records. So we need a change of attitude: from utter boredom (for many) to a sense of excitement. Then we need practical help for how to bring those stories out. Here are four suggestions to help people see accounts in a new light.

1: Keep the plots simple...

rather than putting everything into code

Some Treasurers love mysteries: the kind where you have no idea what is going on, why things are how they are, and what the ending means. "Trust me," they say. "I'm an Accountant. Let me mystify you with my consolidated balance sheet."

It means we hold them in awe: they actually understand this mysterious code. But on this basis we never get to hear the real stories.

I work on the basis that 80% of a congregation

cannot follow an Income and Expenditure Account, and 95% have not got much clue about a Balance Sheet.

Add in phrases like SORPs, Restricted Funds, Creditors (especially if 'Sundry'), 'Accruals' and so on, and the coding has done its job. The stories are hidden. Only the Treasurer can fathom them.

But these are stories about Jesus Christ as Lord of the Church, and about people like you and me, about the challenge of faith, of a generous God, and so on. These are stories to tell out straight, not to code up and hide.

So that tells me that a full set of accounts is not what people need. You have to have these of course, for legal reasons, but they hide what I want told.

Some years ago I was involved in some research on what people, ordinary people, wanted when accounts were explained to them. Three key words that came through were:

- clarity
- simplicity
- relevance.

So tell the financial story of a set of accounts on no more than one side of A4, with no more than ten headings or bullet points, picking out what matters from what does not. Give the headings. Spot the stories hidden *among* the figures (not the same as the stories *of* the figures). Then these can shine through.

2: Focus on stories of today...

rather than tales of history

If you are lover of biography or historical romance, you won't think much of this heading. But in the world of accounts the tales of the past must become the challenges for the future.

Sets of accounts are, by definition, historical. They tell of past performance. Like all history they contain valuable lessons that we need to learn, or we repeat our mistakes. But they tell of a past age.

Accounts presented at any annual meeting in April, for example, tell of what happened for the period January 16 months ago to December four months ago. If the only stories we ever tell in finance are historical, it is hardly surprising that some people find them boring and irrelevant.

So I want to encourage churches to tell stories of the 'now' and the 'to come'. Such tales have an immediacy and a relevance. In financial terms such stories are called not 'accounts' but 'budgets'. In a budget we have a key to how to tell meaningful stories.

Budgets are statements about faith and about the future. Yet they rarely get presented to a congregation in the kind of detail that accounts are, if at all. If you want to excite people with financial story-telling, the budget needs to become the main plot, not last year's accounts.

Giving is related to future budget, not to past accounts. Budgets tell stories of the challenge of giving. In fact budgets may be more accurate markers of a church's spirituality than almost anything else put out.

Budgets are not last year's accounts with 5% added to each figure. They are statements of what you believe God is calling you to this coming year. Budgets tell stories of vision. They should be exciting, stretching, imaginative – all the hallmarks of a good story in fact.

So set the budget at the centre of your financial stories; push the accounts off to the edge a little. Then you will have a new attitude to financial story-telling.

But of course you need to tell stories of budget before the start of the year to which they relate. Which may mean a rethink of the financial calendar.

3: Avoid epics from other worlds...

and keep to what people understand

I am glad that J R R Tolkien never took this advice, but Treasurers need to forget lands of Mordor and such stuff and bring their topic into everyday life.

Most people do not handle large sums of cash and so do not understand any figure with more than a couple of noughts after it.

I was explaining this to a group of Treasurers not long ago and tried them on this exercise. The previous day one media company had bid £5bn for another media company. So, I asked, if you had £5bn in one pound coins and placed them side by side in a straight line and started from this building (it was in Derbyshire), how far would they reach towards London?

My quick calculation was they would go more than two and a half times round the globe or, if you balanced them edge on edge vertically, more than a quarter of the way to the moon. But I don't handle that kind of sum in daily life, so it means very little to me.

OK, so your church does not have a turnover of £5bn. But many have turnovers of six figures. And I still don't handle that in cash so it does not mean much to me. I need something more tangible.

Compare these two statements:

- 1 "We need £150,000 in giving from you, the congregation, next year if we are going to balance our books."
- 2 "We need £3,000 in every Sunday offering next year if we are going to pay our way."

The first sounds a lot of money to me but means little. The second is also a lot of money, but I see that offering plate each week and, in spite of all that this article has already covered, it gives me a pretty good idea of what I need to be giving.

Again, if people are giving out of monthly salary, they need to understand accounts in monthly terms. So express your financial statement in terms people can relate to and then the stories have a chance of coming out. That may mean rethinking 'annual' as the normal time period for financial recording.

4: Bring stories to life...

rather than using a standard form of writing

If budgets and accounts contain the faith stories of our church communities, their presentations need a skilled story-teller. So consider carefully who should have the job of putting the story across and how they should do it. The skill you need at this point is communication, not accountancy.

One method is to use pictures, diagrams, imaginative ideas ... in fact, anything out of the ordinary. Here are some ideas.

- **Real pie-charts**

One financial story-teller used a pie-chart. No, not what you are thinking of, but a real, baked, pie though I forget the ingredients used.

To show how the money had been spent he cut his pie into the correct wedges, placed each one on a plate, added a napkin and spoon, poured cream over, and took it to the person who was responsible for all that cost and told him or her to eat it – there and then.

So the Minister received a (significant) slab, the person responsible for youth work the next, the chair of the buildings committee another, and so on. What a delicious idea!

- **Top ten**

Try a 'top ten topics' quiz. Ask people what are the main things they want to know about the church's stories in money. You may get ideas such as: Did we pay our way last year? How much more do I need to give next year? How much do we

spend on people and how much on buildings? Where are our research and development costs? And so on.

Construct your top ten. You won't get things like 'How much sundry debtors do we have on the consolidated balance sheet?' even though that is the kind of stuff that gives any Treasurer goose-pimples of excitement. Well, some Treasurers!

- **Involve kids**

Children and teens need to be told the financial stories like everyone else. You do not wait until someone is earning a salary. These days a child's pocket-money is quite large enough to encourage proportional giving!

But churches need to tell stories to children and help them see that they can then become part of the story. When they give they become characters in the plot – this is the exciting part of finance. They are just as much part of the church community today as any adult. So get your children's leaders in on the story-telling.

- **Drama**

If your church has a drama group, they are the communication experts. Give them the budget and tell them they have a five minute slot to put the headline stories

across, whether in mime, music, drama or whatever they see as helpful.

Finding the plot

The main need in all this is to look behind the figures to find the stories to tell. This may mean grouping items in different ways (such as all items linked to outreach), or picking out all the costs for one member of staff (salary, expenses, housing, etc.). Never mind what recommended practice says: we are talking story-telling here, not financial reporting.

Don't forget that in the Kingdom of God stories have plots or punch lines that are rather different from what we expect.

When Jesus saw the widow placing all she had in the Temple treasury (Mark 12:44) he judged the amount on what she kept back (nothing), not on what she gave. That might give you a radical idea for how to present giving figures! (See Training Notes TN29 on this website to get you going.)

That story, and the value system it illustrates, might cause a few problems in many affluent congregations today.

Remember too that people will give gladly when they realise they then become part of the cast in the story of God's engagement with your church. Because giving makes them part of the story itself.

Financial attitudes

To devote the final third of this article on administering church finance to 'attitudes' may sound strange, but right attitudes hold the key to right practice. This part offers a personal challenge to each member of a church's council, leadership body or finance team. It provides a series of scenarios and asks what you might do in each. It is best worked at in a group setting.

I include this theme because I find so little teaching available on this topic for church officers. As I said at the start we hear about the responsibilities of individual Christians to be stewards of the resources God has given, but much less about the attitudes of those who are appointed to oversee church finances.

When it comes to the handling of money, it goes without saying that this should be done to high standards of efficiency and with all proper checks and balances. But with that as background, here are three attitudes worthy of study:

- to ownership
- to generosity
- to faith.

1: Attitudes to ownership

Right thinking on stewardship begins, not with percentages of income as some would think, but with our attitude to possessions. If Christians belong to Jesus Christ, people who have been bought by him through the cost of the cross, then we come under his Lordship. We are his.

If Christ owns his people, then he must own all they have. We cannot say that our life belongs to him, but claim that our possessions do not. Most of us have been given valuable assets to use, but we have them as stewards. The idea is of a highly responsible servant who has freedom in how to employ those assets. But the steward does this for a master.

How that works out for an individual Christian is one thing. But, for now, think how that applies to a church's Treasurer or any church body empowered to take financial decisions.

- **Application**

The Treasurer of any charitable body is the Trustee responsible for the care of the organisation's funds and accountable to the membership. What practical differences would it make if those responsible for church finance also saw themselves as stewards of funds that belonged to Christ so that they were accountable directly to him?

- **Appointments**

What are the qualifications you seek when appointing a new Treasurer or finance team member? What part should Christian character play in this?

But what do you do if, as in many churches, suitable appointees are few and far between? What if the only candidate as Treasurer is (a) a qualified accountant, (b) willing to do the job, but (c) an occasional attender at services and showing little sign of a living faith?

- **Large donor**

Someone offers a significant sum that will cover this year's projected deficit, but wants it acknowledged in print with their name. The Minister is uneasy about this, but the Treasurer says he will resign if this offer is not accepted. He is the Treasurer and he decides how 'his' funds should be handled. How would you tackle this?

- **Affordability**

Whenever any activity leader asks for funds for new equipment or expenses, the Treasurer, a lovely Christian lady but very nervous in outlook, intones, "I am afraid I cannot afford that this year". This is

starting to exasperate everyone. What can a leader do to help?

- **Training days**

Is it right that training days for finance officers almost always focus on issues such as practical book-keeping, legal matters connected with SORPs, and good practice for Gift Aid? Would you regard it as proper for such a day to include a reasonable part devoted to godliness and faith as well as the more practical topics? Why or why not?

Until you see finance as being close to the heart of a church's spirituality, and until you encourage all the finance team to see their subject in this light, you will not handle money in a right way. People will then not give in a right way.

2: Attitudes to generosity

Christian theology is packed full of generosity. We worship a Creator God who provides not just a planet called Earth for us to live on but a cosmos whose size and wonder is out of all scale with the requirements for life. Beyond even this, we worship a Redeemer God whose love for his people has been poured out in a plan of grace so amazing that it defies human invention.

One aspect of our response is to be generous in our use of money. There is a verse in 2 Corinthians (9:7) where St Paul tells us that, literally, God loves a hilarious giver. But while many church members might agree with points made so far, there is often a blockage at the next stage: our corporate attitude to the use of the funds at our disposal.

Here there is a danger for Treasurers to become tight-fisted, taking their responsibilities for budgetary control rather too seriously. Consider:

- **Payment of bills**

What difference might it make to local traders and others if your church paid its bills the day it received them rather than right at the end of the credit period or later? What witness do you seek to give to suppliers and others by the way you handle payment of their accounts, and what reputation have you built up locally for total reliability in this area?

- **Payment of salaries and expenses**

Do you ensure that clergy, staff and volunteers who present proper claims for wages and expenses are paid within a few days, or on the correct day of the month for salaries? Can your own church staff and members rely on the financial team to

handle such matters with both efficiency and grace? Or do your finance team have a reputation for querying every paper-clip claimed and paying anything only grudgingly, and late?

- **Salary and payment levels**

Does your church pay at reasonable rates for salaries, visiting speakers and other costs where the amount is decided by the church? For example, do you research national scales for salaries for any lay staff you employ, and seek to ensure that they are paid fairly?

When it comes to visiting speakers, do you seek to pay a realistic rate for travel expenses (eg. 45p per mile), offer meals and accommodation that are suitable, and pay an adequate amount for the time and overheads of the visit? (Note: for a visiting mission speaker coming for one day, the cost for preparation time and the day, pension, office overheads, etc. is likely to be at least £300 – and that before any gift is given to the sending body. You are cheating the society if you pay less than this. Double that figure for a weekend.)

- **Equipment and facilities**

When it comes to buying new equipment for the church, do you opt for the cheapest or what will give best value both in quality and in terms of its expected lifetime? Is the quality of seating in your church rooms, or equipment in your church kitchen, any lower than in most people's homes today? If so, why? On a very practical matter, does a visit to your church's toilets show cleanliness, hot water, quality soap and fresh towels or good hot air blowers? Are safety and disability issues high priorities when spending on your building?

- **Giving away**

How generous is your church in what it gives to others beyond its own needs? Consider how much of this year's budget (or last year's accounts) is for the local community, for people in need in any way, for evangelism, or to fund other Christian work which does not directly benefit yourselves. How do you tackle giving for global mission from your own general funds (as opposed to passing on money given to you specifically for this purpose)?

But, you can well argue, we are not to throw funds down the drain, and our calling in today's world should be to live simply. So we would be quite right not to buy something because it is a luxury.

Of course. But the issue here is consistency. Too many people pay for quality in their home but not in their church building. We should never spend without proper budgets and controls, but it is not a Christian virtue to be stingy or to have double standards.

3: Attitudes to faith

If I want to understand something of a church's spirituality, I study the finances. The giving patterns tell me much about people's faith in Jesus Christ. The way the finances are then handled tells me much about the attitude to faith within the leadership of the church.

The caricature of an accountant is someone who takes no risks. But to handle finance in a church context involves a high measure of risk.

It would be foolhardy, and an abdication of Christian responsibility, to throw any amount of money at any project. So handling finance is a matter of both faith and of discernment. It will involve every use of good practice in budgeting and projecting. But it also has a measure of determining God's will for the way ahead.

- **Deficit budgeting**

The budget for next year, if everything is to continue as now, shows an increase of £6,000 on this year's expenditure. This has already been trimmed to avoid any wastage and non-essentials. Income has been static for four years. You made a £4,000 loss two years ago, look like making a £11,000 loss this year, and will by then have used up almost all your reserves. How might you address this position?

- **Employment**

You decide that it would be right to appoint a new member of staff. You have enough in reserves and pledges to fund the first six months (salary, pension, expenses, etc.). You then only have enough to fund half the appointment from there on. What kind of indications would you need to help you take the decision to go ahead?

Would it make any difference if the post was to be full time and might involve someone leaving a successful career and moving their family to your area?

- **Church event**

You decide to run a church weekend away. The cost for a family would, you know, be more than a number of your members could afford but you do not want people to stay away for this reason.

Another church made their weekend completely free for everyone, but asked every member to give a gift towards the total cost, whether they were coming to the event or not. Would you be prepared to adopt such an approach, knowing that there will be a significant cancellation charge to the conference centre if the event has to be called off?

- **Income warning**

A prominent and wealthy member of your congregation says that, if the church agrees to a proposed course of action, they will withdraw their monthly standing order (which currently provides a large proportion of the total church income). The leadership believes the action is right for the church, but realises that it is controversial and will need extra funding to see it through. On what grounds would your leadership press ahead in these circumstances?

- **Prayer**

How often does your church pray specifically for the work of your Treasurer

or finance team: (a) in Sunday intercessions, (b) in any prayer diaries/lists, (c) in small group meetings? And when the team meets, what time do they give to praying for their own actions in addition to any opening and closing prayers for the meeting? What about the church's council or other leadership body, when discussing finance?

I am not necessarily saying that there is a 'right' answer to the dilemmas I have posed. I am not arguing for a recklessness that is assumed to be exciting faith. But I do believe that how a church handles its financial decision-making is a pretty accurate indication of its level of trust in its Lord.

If financial issues block vision, life may seem safe but little will move forward. But if vision takes no account of resources, disaster can loom. Hence the need for godly discernment in what should be seen as one key spiritual indicator of church life.

So, how is your church's attitude to these three strands? Get ownership, generosity and faith sorted and you may find your people have greater willingness to give generously themselves.

Summing up

I have described three aspects of the administration of church giving that deserve time, attention and some stepping out in faith to discover fresh approaches. Some churches have moved a little way down this line, but who will rise to my challenge to go further? Who will put these points down as the major item on the next meeting of the leadership team, the Church Council, the Diaconate or the Church Meeting?

I often state that I believe that the way a church treats finance tells more about its spirituality than almost any other indicator. What a shame then if we preach generosity but use systems that work against our teaching, if we muffle our financial stories in a language no one can follow, and if we see finance as separated from the heart of our worshipping, and therefore giving, life. Beware the church where the administrative systems and attitudes fail to model the teaching provided for the members.

This article is available at <https://www.john-truscott.co.uk/Resources/Articles-index> then A18. It is given here as an edited form of a series originally written for *Maintenance and Equipment News*. See also A16, *Funding a capital project*, and Training Notes TN19, *Key words for a financial appeal*, TN29, *What's your real church income?* and TN98, *An outline Church Financial Policy*, and TN108, *What do budgets actually tell us?*, on this website.

John's resources are marked for filing categories of Leadership, Management, Structures, Planning, Communication, Administration. File A18 under Administration.

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