

## The Church and Money and Management

By Dick Towner

I WAS REFLECTING THE OTHER DAY about all the ways in which money represents a difficult issue for church leadership. It didn't take long to come up with quite a list of ways and, while I don't claim this brief article will hit them all or deal in depth with any one of them, the following paragraphs may spark some fresh thinking.

### The church is not a business (not "for profit") but...

The church is not a business. The criteria for decision making is not always a cost-benefit analysis, and we're subject to the leading of the Holy Spirit – which sometimes means taking steps of faith which fly in the face of financial realities.

On the other hand, with many church budgets in the millions of dollars, there's a clear need for good "business" practices, related to how finances are handled, reported, etc. (I refer you to my colleagues in the Church Financial Management Section for good counsel in that regard.) But just how do you resolve the seeming tension between what appears to be financial realities and what others say is a simple matter of having faith?

### People think the church is always talking about money, so we won't...

I'm a pastor. I didn't enter this calling because I was interested in money. Matter of fact, I'm somewhat intimidated by the topic, and seminary didn't prepare me to preach about it.

On the other hand, Jesus talked about money a whole lot and there must have been a reason for that. And studies show church folks are as deeply in debt and as

materialistic as non-churched folks.

What's more, ministry takes money! And the more effective ministry is and the larger the church gets, the more money per attendee it takes to provide the programs, ministry and facilities folks seem to need. And without resources the vision dies, morale heads south, power struggles proliferate, and the budget begins to drive ministry rather than vice versa.

### So what's a church leader to do?

Church resources come from the people in the pews. For them to develop into generous givers the leaders must:

- **Raise up stewards.** Eugene Peterson said it well: "Stewardship is not an abstraction or a thing. It's a gift and a skill. If we are to understand stewardship, **we must be taught.** If we are to practice it, **we must be trained.**" Some of that teaching must come from the pastor. If necessary, pastors must seek help to straighten out their finances, so they can teach with integrity and power. Self study of the many texts about money and possessions will provide ample sermon material. Additional teaching, as well as training (how to apply the teaching to one's personal finances) and support (lay counselors), need to come from a year-round financial stewardship ministry.
- **Cast the vision!** People don't give to a budget. They give to a vision. Consistent, creative, anointed articulation of the vision is crucial.
- **Build the trust.** Trust is important in any organization. It's doubly so within the church. And the easiest place for Satan to sow seeds of distrust is within the area of finances. Here's where all those good business practices, accounting procedures, checks and balances, audits and regular feedback to the congregation come into play. Information and transparency build trust.

Excerpted from *The Daily Drucker*, Harper Business, 2004

[Paraphrase by Dick Towner]

In commenting on the success of a Salvation Army program in Florida in which young offenders were sent to a Salvation Army rehabilitation program rather than jail, Peter Drucker pointed out that the success of the program was in large part due to excellent management.

He went on to say that 40 years ago management was a dirty word for those engaged in nonprofit organizations and churches. We wanted to be free of the taint of commercialism and such sordid considerations as the bottom line. Now many of us have learned that our churches need to be managed well precisely because we lack the discipline of the bottom line.

We are dedicated to being lead by God's spirit but realize that good intentions in carrying out the vision God has provided is no substitute for organization and leadership, for accountability, performance and results. Those require management and that, in turn, begins with the church's mission.

How fortunate we are to have the Christian Management Association to help us hone those management skills.

**ONLINE HELP**

**CMA Management Resource Center**  
CMAonline.org/mrc



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**Church Leadership Section Resource Commission.** For more resources on church leadership, go to CMA's Management Resource Center at CMAonline.org/mrc. Email or call the volunteer members of this Section Resource Commission, or contact:

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