

More Ministry for *Less* Money

Proactive Decision-Making to Tackle the Decline in Year-End Giving

By Rene M. Charest, CEO, CharestCorp

Churches are in for an interesting year-end surprise. Historically, the fourth quarter is the strongest for churches and makes up the deficit for the rest of the year. However, the latest research from the Barna Group, Ltd. predicts that giving in this quarter may be significantly lower.

Thousands of churches and non-profit organizations are expected to take a major hit in donations and tithes and offerings, reflecting the economic downturn seriously affecting American families. In fact, "one out of every five households (20%) has decreased its giving to churches or other religious centers," reports the Barna Group, Ltd.

The research revealed that some of these families have reduced their giving altogether. **Churches expecting year-end giving for 2008 to help meet budget will essentially lose \$3 billion to \$5 billion.**

This means that churches and non-profits will have to make serious cutbacks at the

beginning of the year. The question is: where? When hurting families turn to the church not just for spiritual and emotional support, but for items like groceries and clothing, **where can a church cut back in finances and still provide quality care to its community?**

One answer already being used successfully across the nation is to increase the volunteer base. When unpaid members are properly trained and inspired through a culture of servanthood, churches can operate effectively with a small full time staff.

The second proactive decision is to outsource or hire smaller but competent firms or individuals on a needs-only basis. It is time to revisit your early years of ministry when you had no other choice than to use volunteers.

The following areas demonstrate changes that churches can make today, so that next year's budget stays intact.

Six Primary Needs of Churches and How to Significantly Reduce Costs:

1. Administrative Staff: a bookkeeping company can keep proper documentation of all accounts payables as well as track incoming tithes and offerings. They can be secured to come in once a week and track checks and once a month prepare all payables. Several retired bankers or CPAs are more than happy to donate their time to churches with bookkeeping needs. Some churches will train college and high school students to answer phones so that the students can use the time for community service hours on their resumes.

2. Maintenance: I am amazed at the quality craftsmanship talents many men have in the church. Men's Ministries can get dozens of men on a call list for repairs for upkeep of facilities. Churches can set up charge accounts for purchase by these volunteer with the labor being donated.

Also, there are hundreds of handyman companies popping up that provide limited low cost services for almost anything that needs fixing. Since you pay only for the time they are there you don't have to provide any health insurance or retirement. The work could be a blessing for many who are looking for odd jobs.

3. Children's Education: Conventional wisdom states that parents make the best teachers. When you can get parents to volunteer in classrooms they excel in loving and nurturing the children. They also benefit by learning Bible lessons which enrich their lives. There are some excellent resources offered by the Church Solutions Expo and other conferences on ways to recruit and motivate volunteers, including children's workers.

4. Adult Education: Men's and Women's Ministries have a great potential to grow with just part time workers and an all volunteer base. As a Men's Pastor myself, I have seen that when men are brought to health through these ministries, he in turn becomes a great future leader. Women's Ministries most often thrive on a volunteer basis without reservations.

Additionally, by bringing in outside teachers or pastors with pre-prepared books, they can help set up small groups with curriculum with little start up costs. Usually, the sale of the books pays the way for the teacher/author.

5. Worship and Drama: You would be amazed at the musical talent sitting in the seats of every church. Once again, a strong leader can invite those who are afraid of performing in church to learn the joy of worshipping and release their gifts for the whole congregation. The worship team can be all volunteers with occasional professional musicians for special occasions. Who knows what talent you can uncover? (Elvis Presley once sang in church before he was famous).

6. Audio and Video Techs: This is a tricky one. Everyone knows when the audio video guy makes a mistake. So training a part time person is very important to ensure a nice sound and a quality feel that inspires not annoys the congregation. Again, this is a tremendous area for training high school and college students with a good ear for sound and a knack for all things technical (not too hard to find these days).

So, how much can be saved? With the cost of employee benefits and insurances rising continually, it is possible that a 30 to 50% reduction of salaries can be accomplished with little to no negative impact to the quality of care to your congregation.

Important Note: It is recommended that the church take a proactive position in dealing with cuts so that there is not a large ministry gap between the reduction of staff and the provision of ministry. Churches are notorious for being reactive and crisis management driven. If you take a strong leadership position and have plan for cuts and changes in employment strategies,

then everyone will feel more at ease and have an understanding of how these changes are for the preservation of the ministry vision of the church.

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