

The Hunt for *Green* October
Questioning the Budgeting/Stewardship Cycle
A Travel Free Learning Article

By

Ruben Swint

Ministry Colleague with The Columbia Partnership

Voice: 404.314.7273, E-mail: RSwint@TheColumbiaPartnership.org

Web Site: www.TheColumbiaPartnership.org

How will your time and energy be spent at church this fall? With the summer ending, school back in session and vacations over, church life returns to regular ministry, activities and events. Attendance goes up. Giving strengthens. Sermon series are launched. Bible study begins with a new curriculum. The normal rhythm of church life returns. With all that occurs during the fall months, will you also be hunting for a green October?

If you serve a congregation with traditional church heritage or characteristics, you will likely be involved in the hunt for a green October. You will participate in a budget planning and approval process, a push for year-end contributions to cover this year's ministry costs, and/or a stewardship campaign to pledge next year's budget. All three processes usually occur in the fall and you may not be looking forward to any of them.

If your congregation tilts to the traditional, your strategies and processes for budget planning, the stewardship campaign and the year-end appeal are essentially the same each year. Your budgeting/stewardship cycle is predictable, trusted by the core leaders, appealing to about 25 percent of your congregation, and producing less than its expected return. Is this your situation?

When did you last question your budget/stewardship cycle? What are you trying to achieve? Could there be a better way? Can you describe where you are and compare that to where you want to be?

Budget planning for most congregations I know begins with the budget planning team assembling what they consider relevant data from the financial secretary, ministry leaders and ministry staff. First and foremost the budget planning team reviews the contributions of the whole congregation, what they are now, what they were at the same time last year, and what they might be by year end, if the congregation gives in December as it has in the past.

Here are some budget planning predictions:

1. A lot of weight will be given to 2010 annual giving which is three to four months from being completed and will likely recover from a typical summer giving slump. The budgeters will begin planning at the end of the summer when there was less regular giving. They will not be thinking that there is an abundance of contributions with which to increase the budget total very much.
2. December 2009 did not show up like it has in the past for many congregations. This is the report I have in talking with many ministers. December's normally large contributions were less or significantly less in 2009. About a third of churches began 2010 in the hole having not fully paid for last year's ministry costs. The atmosphere will feel like less rather than more.
3. Since budget planning is usually the responsibility of financial professionals like CPA's who are skilled and committed church members, the budget planning decisions are made by cost managers rather than contribution encouragers. They will assume that any giving increase will happen normally or that members are giving all they can give at present.
4. The lack of any sustained good news about a possible economic recovery for the US will further cloud the atmosphere and lead many budget planning teams to "stay the course" or to "hunker down" to ride out

the continuing economic malaise. The expectation concerning contributions will be one of scarcity, not abundance.

5. A quiet and sustained national economic crisis will permeate all decision-making. The budget planning team will present for approval a budget that is conservative at best and austere at the worst. But, the costs will be balanced with expected contributions and that will feel like success. The goal of surviving times like these will have been met. No mention will be made of thriving.

Here are some ministry planning questions:

1. Does the plan for ministry in 2011 drive the budget numbers, or do the budget numbers drive the plan for ministry?
2. In times like these should the church be gearing up to provide more in ministry, service, and aid to people, or to do less?
3. Should the team wait to begin budget planning for 2011 until later in the year when giving may recover?
4. What is the correct combination of skills needed to create a financial plan that mirrors the plan for ministry that God is calling us to carry out?
5. Are we concerned about a budget we can meet or about annual ministry we can do?
6. Are we willing to ask this question as we plan: "is what we are deciding to do helping us to bring God's Kingdom closer to others and to ourselves?"

Congregational leaders are anxious during the fall about whether the annual contributions will cover the costs of ministry for the year. The language most commonly used is "we need to meet the budget" by the end of the year. For many in the congregation, meeting the budget is a sign of their spiritual commitments and of others' commitments as well.

The budget to be met is a unified budget, a comprehensive giving and spending plan that assumes a united way, a one way of giving and spending for everything. Special mission offerings are usually exempted from the unified budget. Congregational leaders are often unsure whether they should issue a challenge to catch up on giving; they lack confidence in the congregation's ability or willingness to respond. The lack of confidence usually shows.

Here are some meet the budget predictions:

1. Congregational leaders will be even more unsure this fall of the tactics to use to "meet the budget" by year end. They will generally not be bold, confident or sure of anything. They will defer to the financial experts as to how to generate additional giving and they do not know.
2. If an appeal is issued it will be institutionally focused with institutional language. Please give or increase giving in order to help us meet the budget so that the church will end the year in the black. No attempt will be made to use the vocabulary of community and movement which appeals strongly to younger adults.
3. The appeal will not be strong enough. It will pale in comparison to the appeals to give during capital campaigns for new space or improved space.
4. The appeal will be negative. It will focus on what the church does not yet have rather than celebrating what the church already has. Its goal will be to not fail instead of to succeed.

Here are some fund-the-ministry questions:

1. What is our essential purpose as a congregation? How is our ministry to people improved by strong giving?
2. Why can't we schedule a special offering to fully empower our ministry impact through the rest of the year?
3. Shouldn't we be as bold in asking for increased annual giving as we were in asking for capital campaign gifts and commitments?
4. What assets do we already have that are making a difference right now? What successes do we want to highlight and add to?
5. How can our invitation to participate in an offering of hope be positive and forward looking? What ministry success examples can we share with the congregation?
6. What vocabulary and media should we use to reach all the adults in our congregation?

For too many congregations, the annual stewardship campaign is the major piece of their hunt for green October. It is an attempt to secure pledges for the next year's operating budget. It is a totally institutional exercise and reaches fewer people every year. It is fundraising labeled as stewardship. The vocabulary includes budget, pledging, stewardship, responsibility and faithfulness. The loyalty of the builder generation to this exercise is commendable. There is the only generation that relates personally to this emphasis.

Here are some stewardship campaign predictions:

1. Some churches will adopt a flat or restricted budget and dispense with an annual stewardship campaign. They figure it will not do much good anyway.
2. Conflict may spill out in some churches between those who tithe and those who ought to.
3. There will be last ditch efforts to put on the best stewardship campaign ever with more and better of the same old elements with a marginal increase over last year's campaign.
4. There will be interest in bringing in consultant guidance for an annual giving campaign as is done for capital campaigns.
5. Some congregational leaders may apologize for having a stewardship campaign in times like these thereby undercutting the integrity of the process and the possibility of success.
6. Some congregations will return to a truly Biblical definition of stewardship and realize that what is at stake is our true identity as Jesus followers and Kingdom bringers.

Here are some growing generosity questions:

1. Is the fall the best time to focus on growing our giving? Why not focus on our giving in January when there is not much to compete with our time, energy and attention? What if we began the new year talking about priorities and how our giving reflects our values and priorities?
2. Why do we talk about giving in concert with the budget planning and approval process? When Jesus talked about giving was it so that people could meet a budget or pledge a budget? Why do we tie these two together?

3. Is tithing the only choice? Can't we encourage people to start by giving some percentage of their income or to increase by some percentage? If they do, can we celebrate that even if they are not yet tithing?

4. How helpful is it to focus so much attention on signed pledge cards? Do we know if that affects what people actually will give?

5. Is our giving to the church a financial transaction? What if our giving to the church was a spiritual experience? Is it better to be a faithful steward or a generous disciple?

6. Isn't it time for a better way? I mean, really?

Important Things to Know

Ruben Swint is a ministry colleague with The Columbia Partnership. He leads the Developing Resources Team. In this role he focuses on capital campaigns, planned giving, and annual giving for congregations, denominations, and parachurch organizations. Email Ruben for a free subscription to *The Generosity Letter* monthly e-zine.

The Columbia Partnership is a non-profit Christian ministry organization focused on transforming the capacity of the North American Church to pursue and sustain vital Christ-centered ministry. **Travel Free Learning** is a sharing knowledge emphasis. For more information about products and services check out the web site at www.TheColumbiaPartnership.org, send an e-mail to Client.Care@TheColumbiaPartnership.org, or call 803.622.0923.