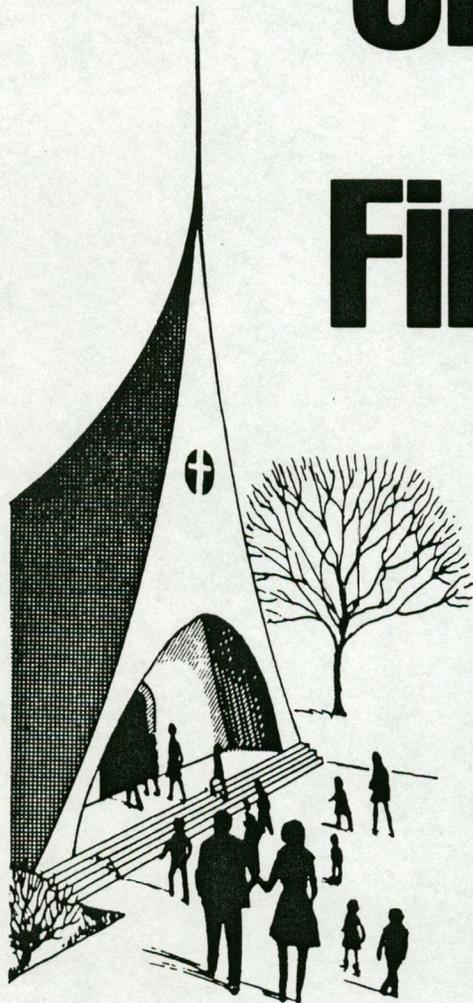


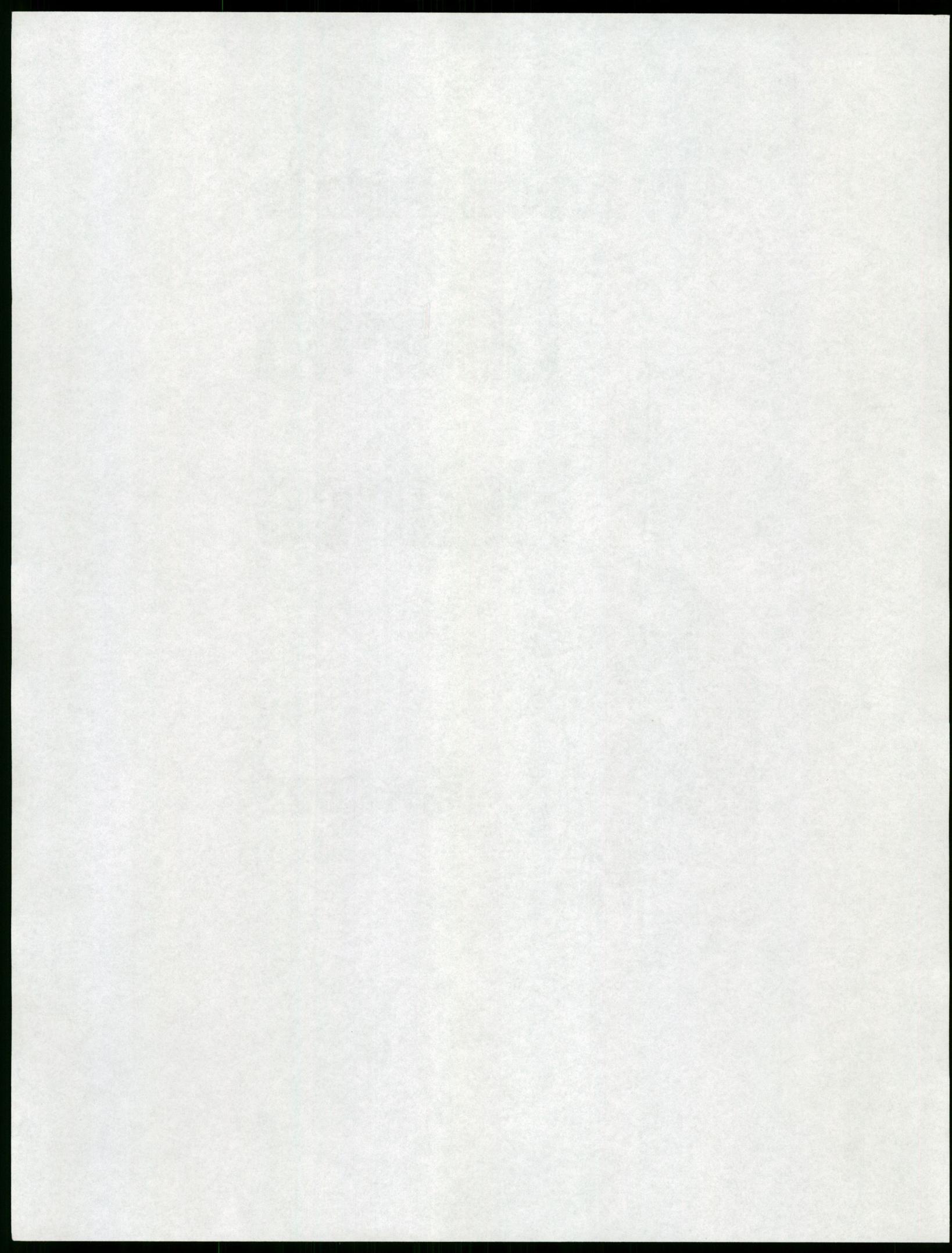
**A Practical Guide to**

# **Church Finance**

**by**

**Mel Rees**





## ABOUT THE AUTHOR

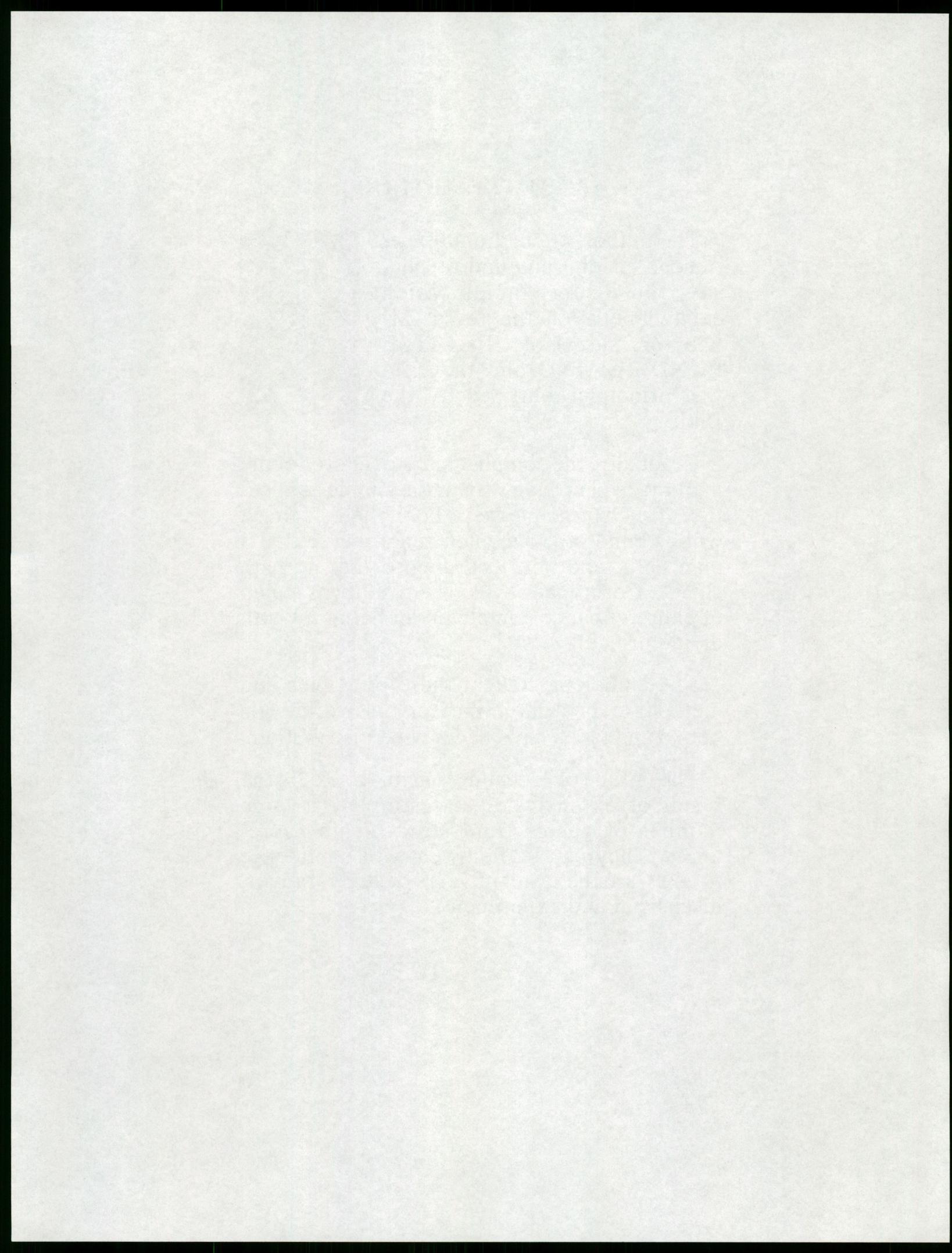
The author, trained and experienced in church fund-raising, saw the discrepancies which existed between the DYNAMICS (pressures) of CREATIVE FUND-RAISING and the free-will principles outlined by the Bible.



Gradually, the complicated procedures of the man-made plan gave way to the simple application of such principles as, "For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not." 2 Corinthians 8:12. The result was a plan of church finance completely in harmony with divine principles.

The author has taught these principles and methods over a large part of the world. His books and tapes have had a wide distribution.

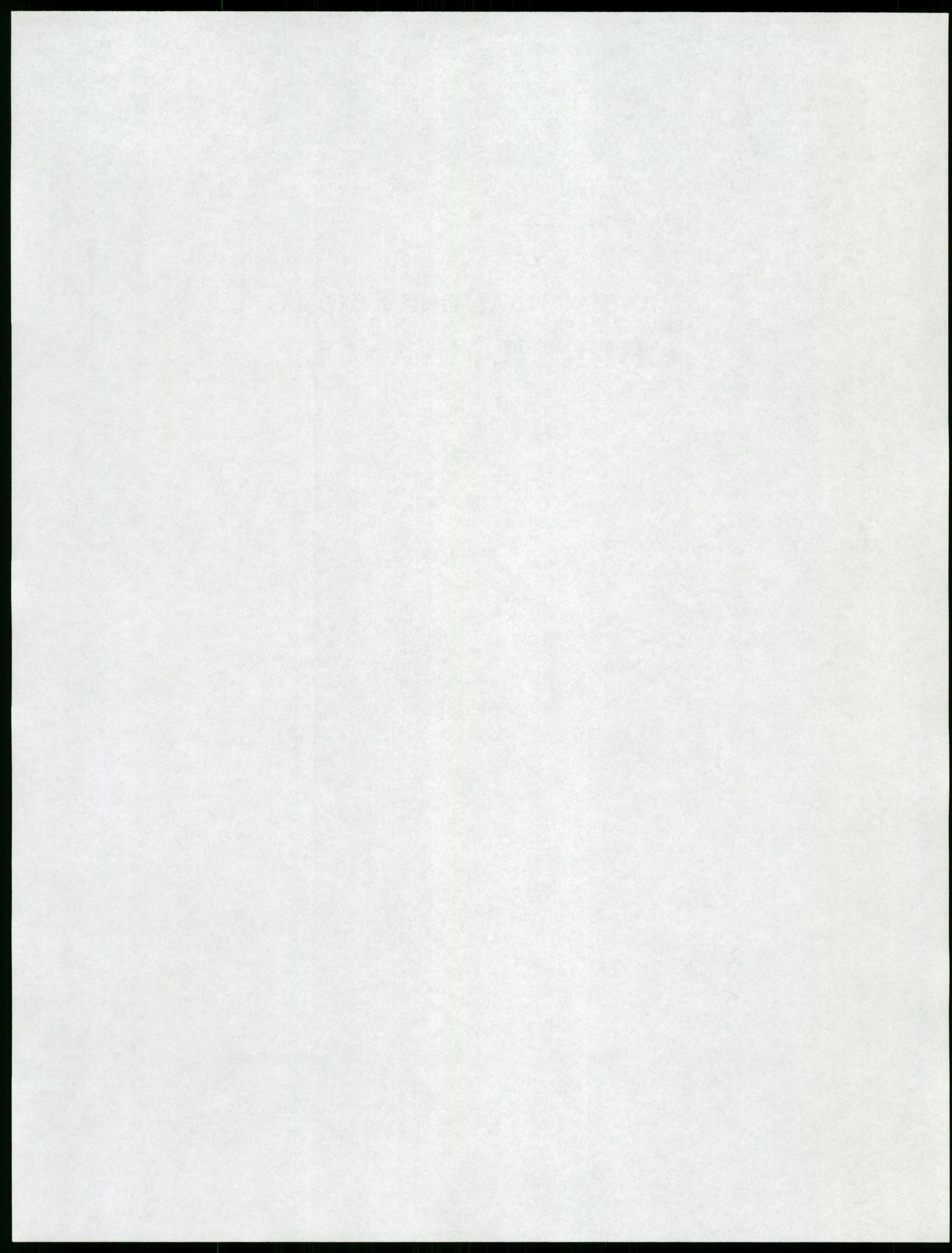
The outline of procedures in this book are the result of extensive field testing by a large number of pastors and stewardship secretaries. They can be followed with confidence for they are the result of years of study, prayer, discussion and experiment.



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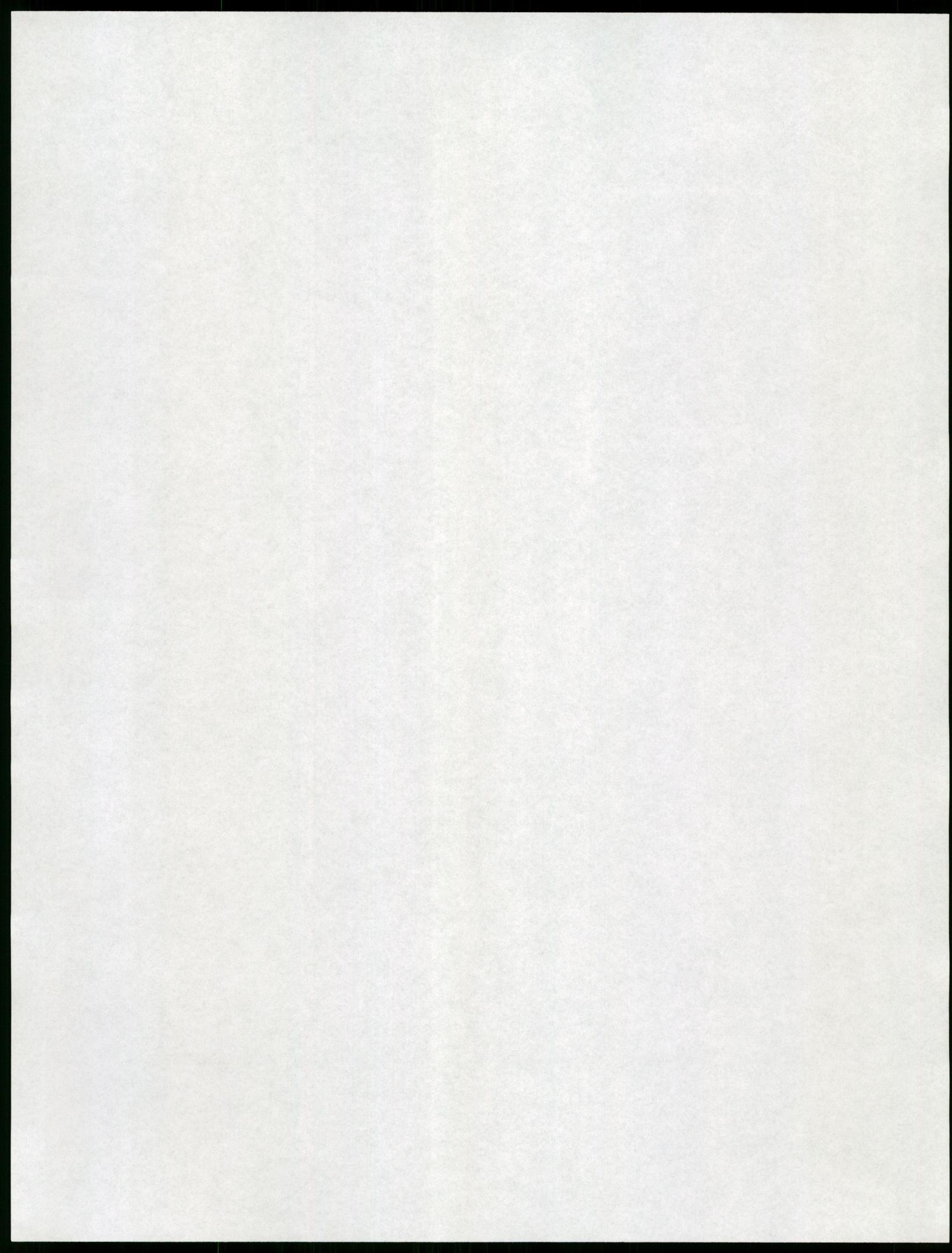
**A PRACTICAL GUIDE TO  
CHURCH FINANCE**

By Mel Rees



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Mel Rees

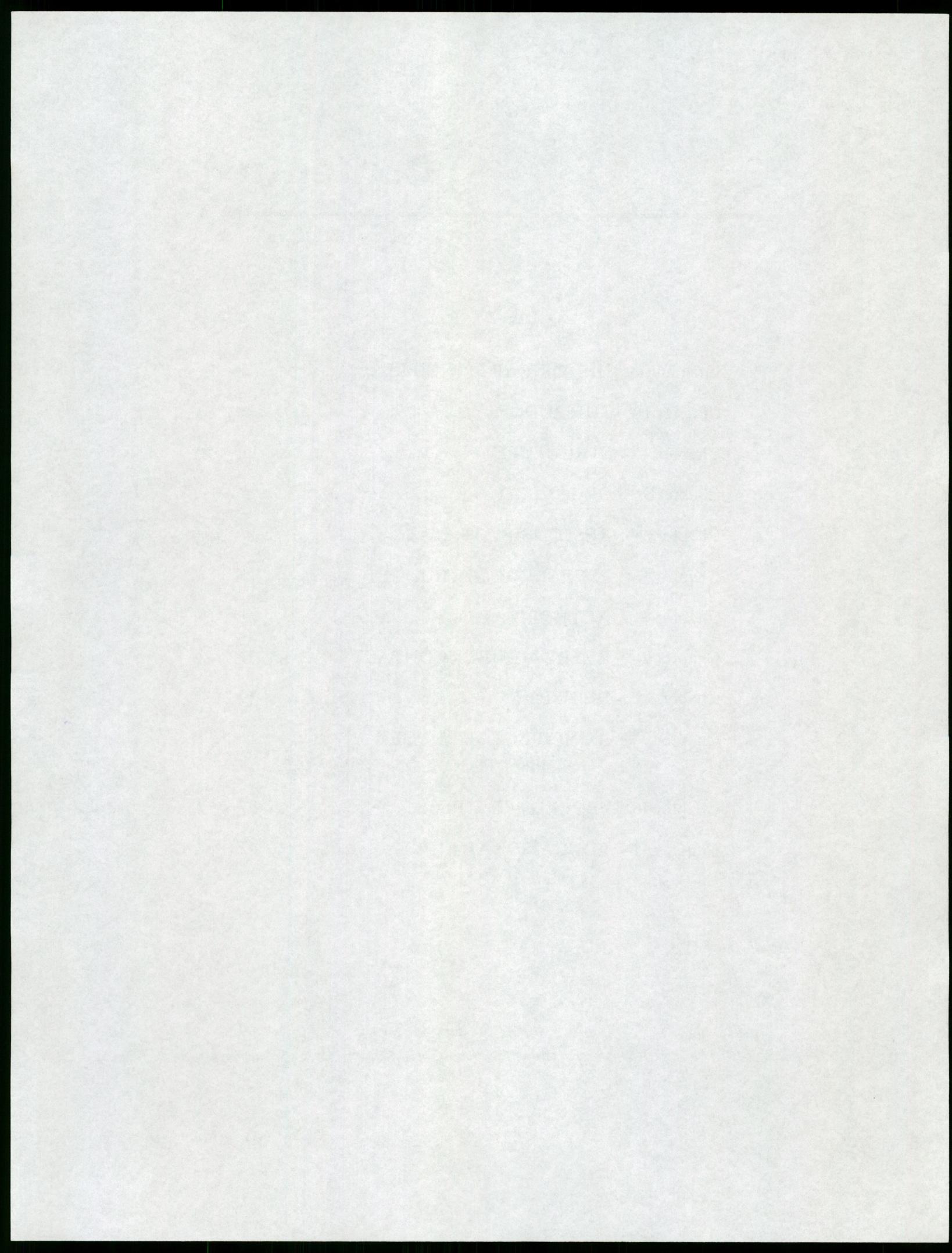
32884  
**COLOR PRESS**  
College Place, Washington 99324  
Litho in U.S.A.



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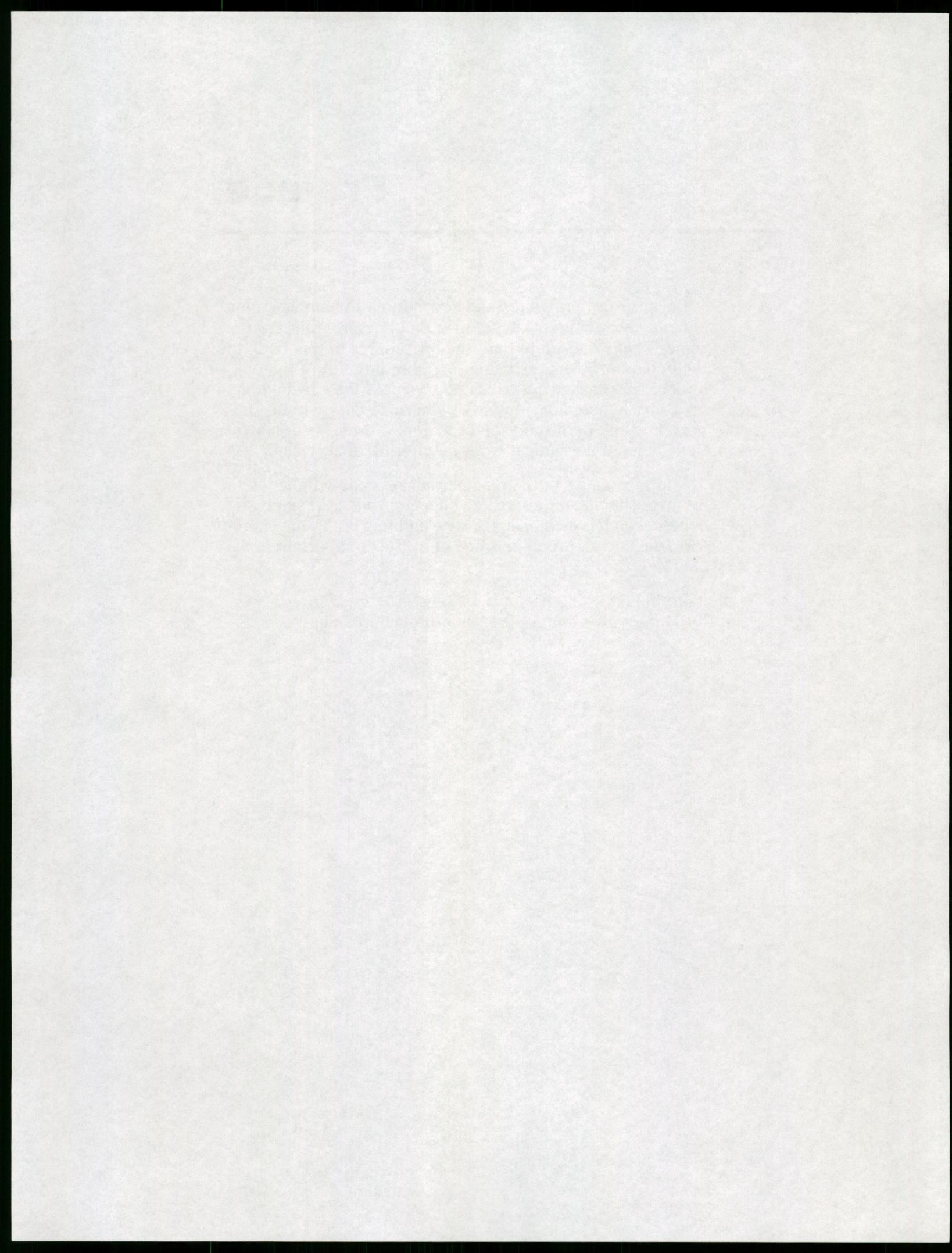
# Preface

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Because the principles and procedures for underwriting either a local church budget or a building program are the same, I have chosen to limit the procedures in this book to the budget problem, as being the more difficult of the two. Maintenance never has the same appeal as the new building program, hence, does not enjoy the same enthusiastic support. Because of this, one of the major fund-raising organizations deleted the budget from its offering of services.

The spirituality of the member is irrevocably linked with his giving habits; the combined budget provides a systematic benefit which is lacking in the new building program. Therefore, the budget program is one of the most important in the church.

In this text, one has only to substitute *building program* for *budget program* — the same procedures apply.



# Historical Principle

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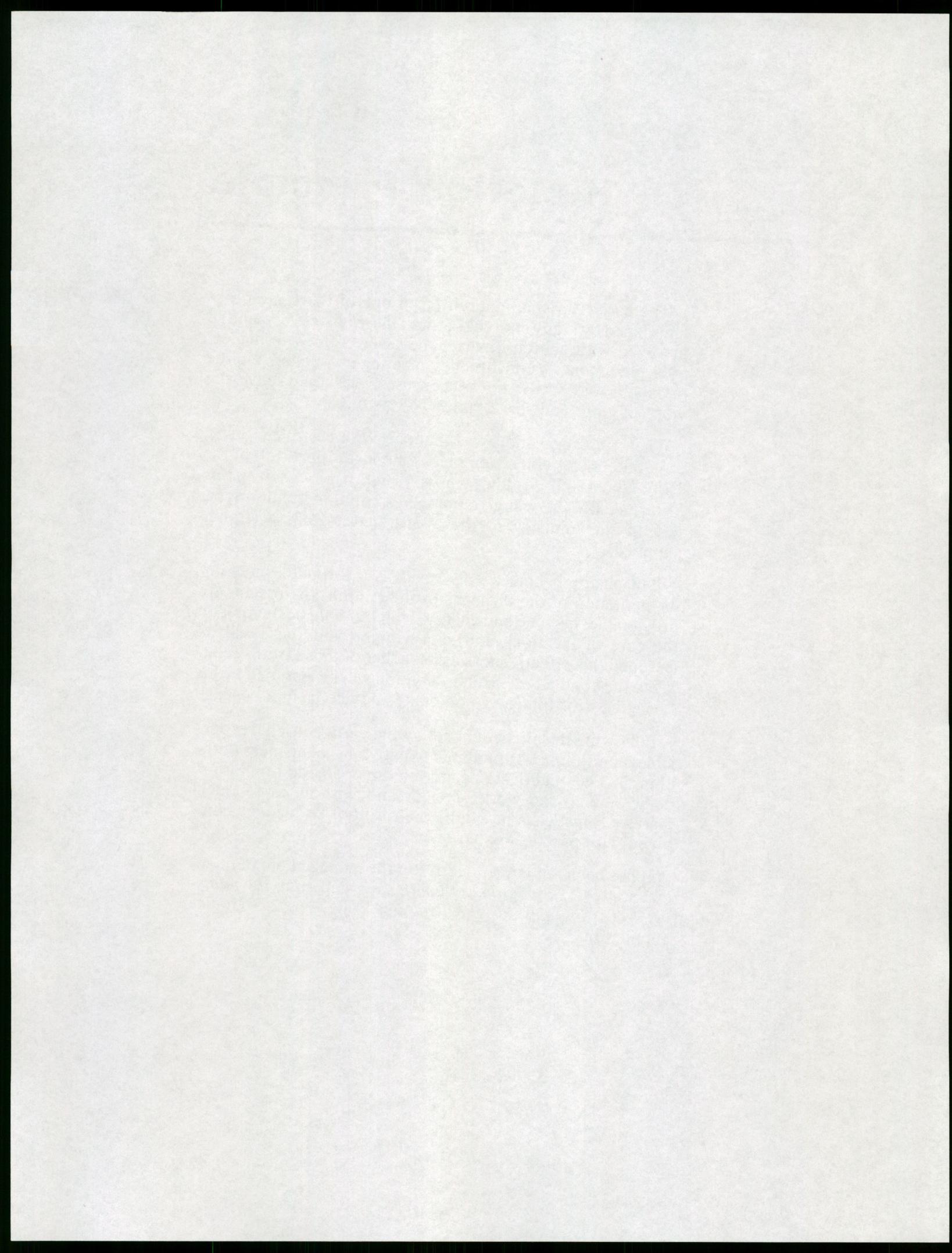
The early Christian church faced one of the same problems faced by many churches today: the ministers became so involved with church finance, they were forced to neglect their preaching. A constituency meeting was called and the members told, "It is not reason that we should leave the word of God, and serve tables." Acts 6:2.

Then this suggestion was made, "Wherefore, brethren, look out among you seven men of honest report, full of the Holy Ghost and wisdom, *whom ye may appoint over this business*. But we will give ourselves continually to prayer, and to the ministry of the Word." Acts 6:3, 4 (Italics supplied).

If a pastor becomes engrossed in the funding and implementation of the business of the church, the results are predictable: his time and energy, which should be devoted to the care of the flock and soul-winning activities, will be lessened; his effectiveness as a teacher of those truths relating to the conduct of life and salvation will be lessened by his "begging" for funds. No one takes advice from a beggar!

Following this precedent set by the early church, responsible men should be appointed to care for the business of the church. The qualifications are the same: a good reputation, dedication to the work of God, and wisdom in financial matters. This wisdom will be the result of knowledge combined with practical experience.

It has been recommended, "Let the management of financial matters *rest on others than those ordained to the ministry*." *Testimonies for the Church*, Vol. 7, p. 255 (Italics supplied).

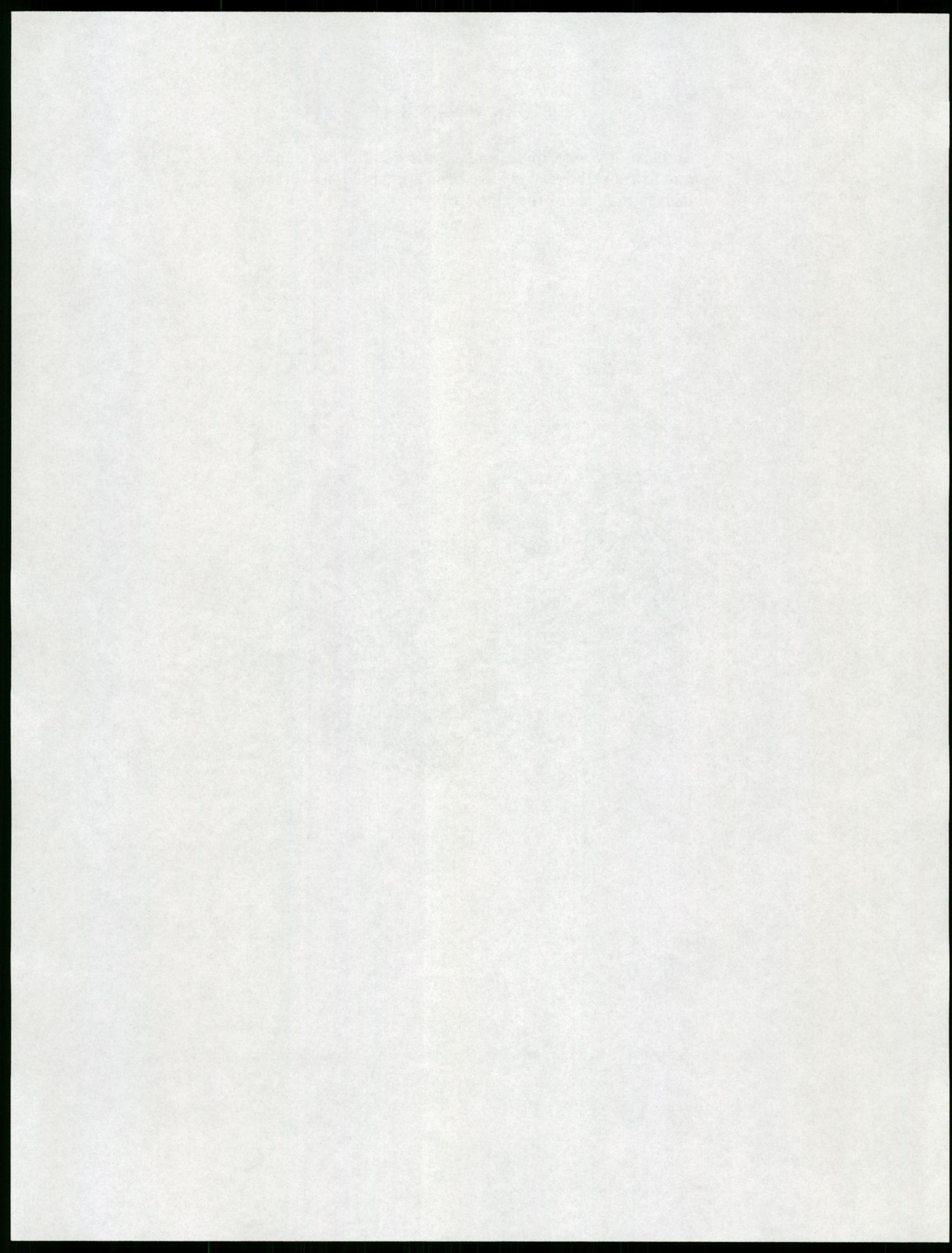


## HISTORICAL PRINCIPLE

In harmony with this counsel, this booklet has been prepared to assist those who have been appointed to oversee the business matters of the church.

MR





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# 1 The Budget

**THE BUDGET** — The best method for financing a church is to group all its expenses into a **Combined Budget**. This will: (1) free the worship service from repeated calls for money (distasteful to members and visitors alike), (2) control spending, and (3) provide the members with a convenient method for distributing the offerings they have already given to God through planned giving. For example: a person will set apart the tithe (before he spends anything for himself). Then, he will give free-will offerings (according to his ability).

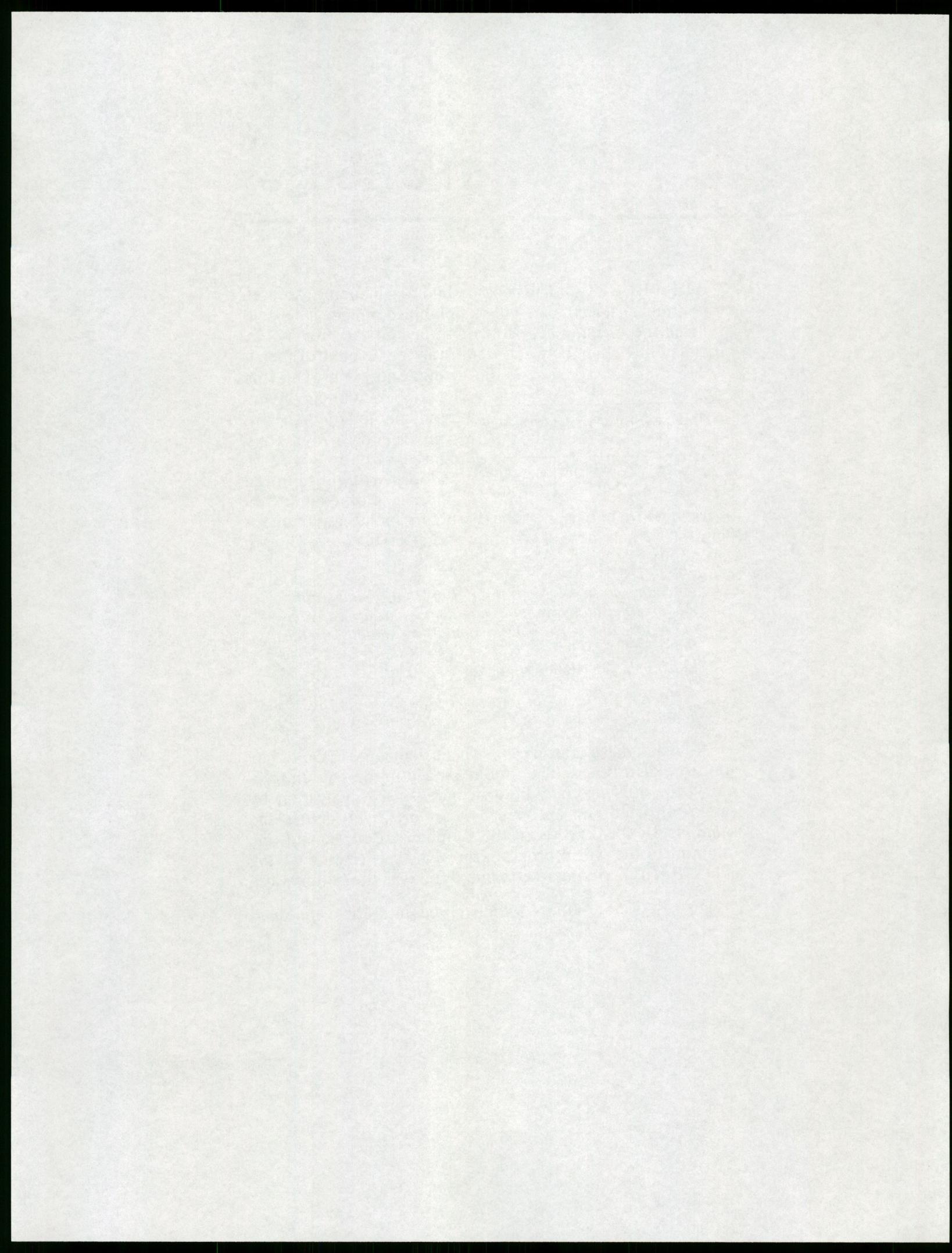
PLANNED GIVING		
TITHE 10%	FREEWILL OFFERINGS \$ or %	
	local \$ or %	world \$ or %

*We are not to consecrate to Him what remains of our income after all our real or imaginary wants are satisfied, but before any portion is consumed, we should set apart that which God has specified as His. Counsels on Stewardship, p. 81 (Italics supplied)*

*After the tithe is set apart, let gifts and offerings be apportioned, 'as God hath prospered you.' (Ibid)*

Now that these offerings have been dedicated to God, they must be distributed. The tithe is placed in the church treasury; the offerings may be distributed in two ways: (1) by giving to needs on an appeal basis, or (2) by giving one amount for local needs to the **Combined Budget**, and one amount to the world program through the **Personal Giving Plan (P.G.P.)**. Giving to combined funds is the better way.

Distribution of funds which come into the **Combined**



## THE BUDGET

**Budget** can be done two ways: (1) the percentage system, in which a specified percent of the total income is apportioned to each department of the church. This plan will work *if* the income always meets the budget; however, a problem arises when the income falls below the need. In this case each department will receive less than its budgeted amount (it wouldn't work to pay only 90 percent of the heat, light, or phone bills).

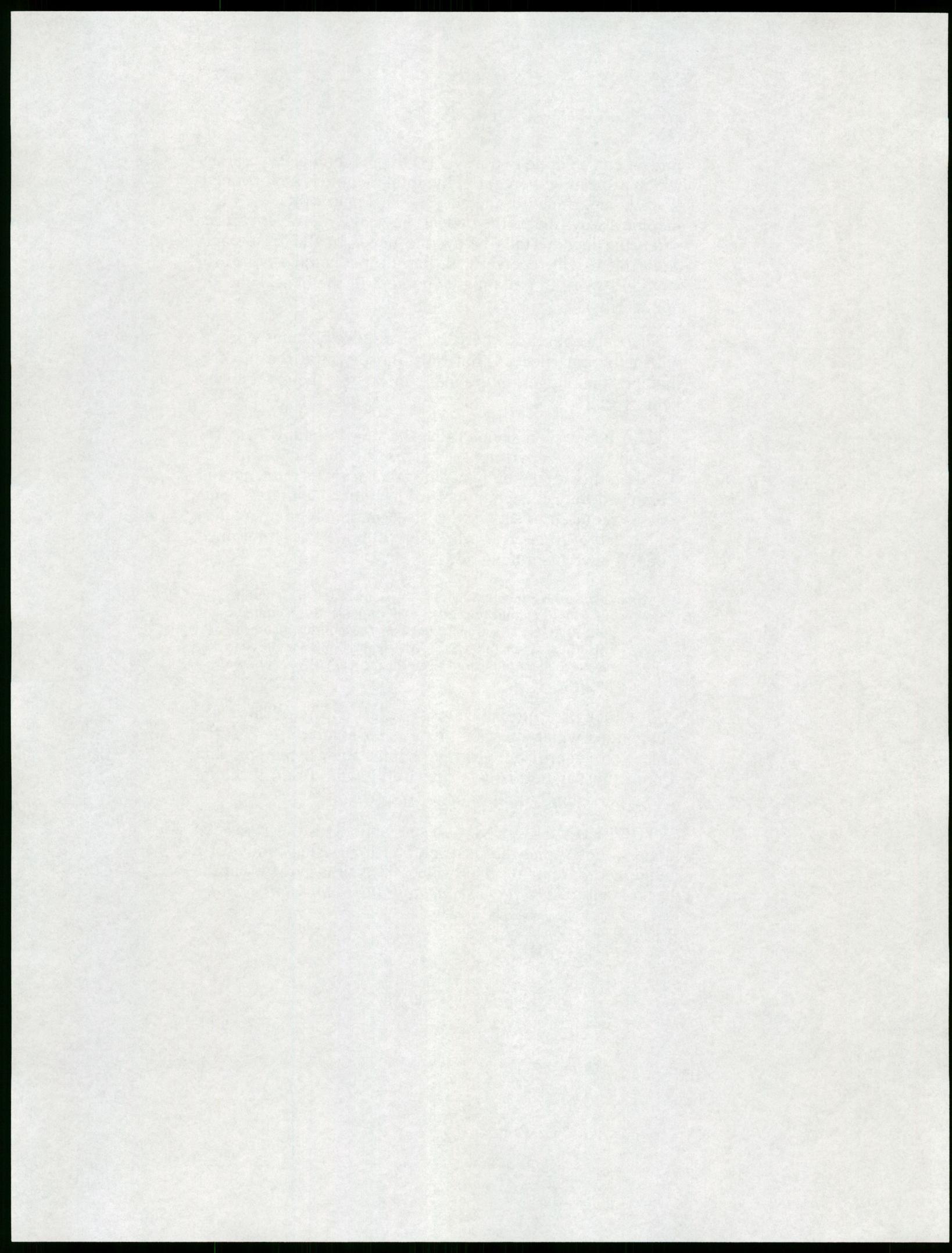
There are churches where the percentage plan has worked with apparent success, but only those where the income matches the budget; in too many instances, the reverse has been true.

(2) A better plan seems to be the "**Set Amount.**" In this method, each department receives the budgeted amount listed on the official budget. The sums transferred from the **Combined Budget** each month to the department are: whatever is required to satisfy this "set amount," after monies which have come to it directly (outside the **Combined Budget**) have been deducted.

Example: If the Sabbath School is to receive \$100 each month, but \$15 has come directly to it (outside the **Combined Budget**), then \$85 is transferred from the monthly income to bring this fund up to the \$100. All surplus funds are placed in a *Reserve Fund* to be used when the income falls short of the budget.

In either plan, priorities must be established. There are obligations which must be met even if some of the "desirables" are sacrificed. (In the chapter **Budget Support and Control** instruction is given regarding what to do if the income persistently falls short of the budget.)

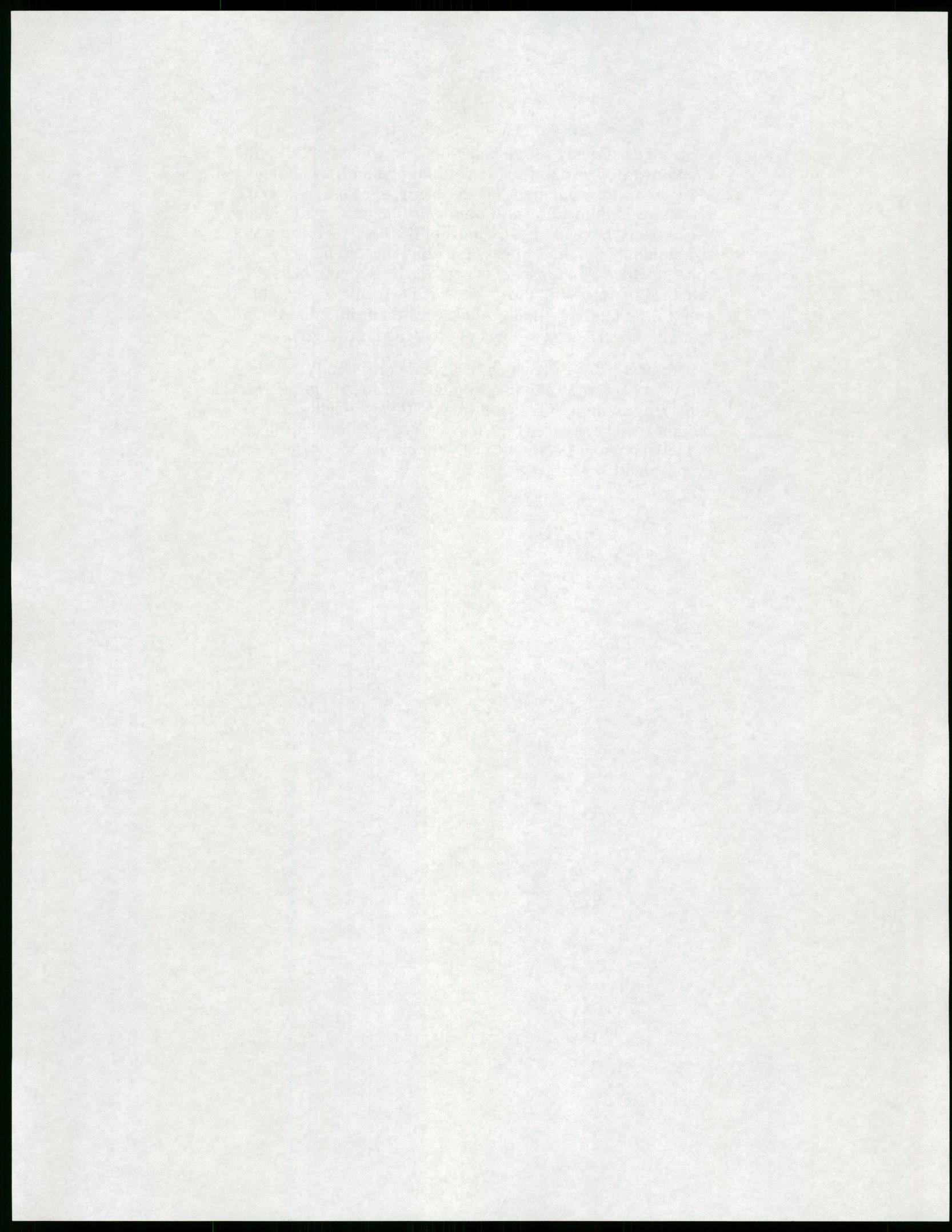
**THE BUILDING FUND** — Years of field testing have been done to determine the best method for raising funds for a building program. With few exceptions, it is agreed that the best plan is *to keep them separate from maintenance funds.*



## THE BUDGET

Strange as it may seem, a person who will give \$50 to the **Combined Budget** and \$50 to the **Building Fund**, will not give \$100 if they are combined. The problems appear to be: (1) If a set figure is built into the **Combined Budget** for a building project and the income falls short of the need — it is always the building fund that suffers, and (2) in the “spill over” plan (one in which all monies in excess of the budget needs flow into the building fund, those who wished to give a substantial sum to the building fund do not want their gifts distributed among budget needs — hence, are reluctant to give.

The best plan, one which has been consistently successful, is to keep the **Combined Budget** and the **Building Fund** separate; anonymous commitments (to establish a rate of income) can be secured for each. This can be done during the home visit and a **Decision Card** with provision for these can be provided.



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# 2 Structure

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## PREPARATION

FINANCE  
COMMITTEE

## AUTHORIZATION

CHURCH BOARD  
CHURCH IN  
BUSINESS SESSION

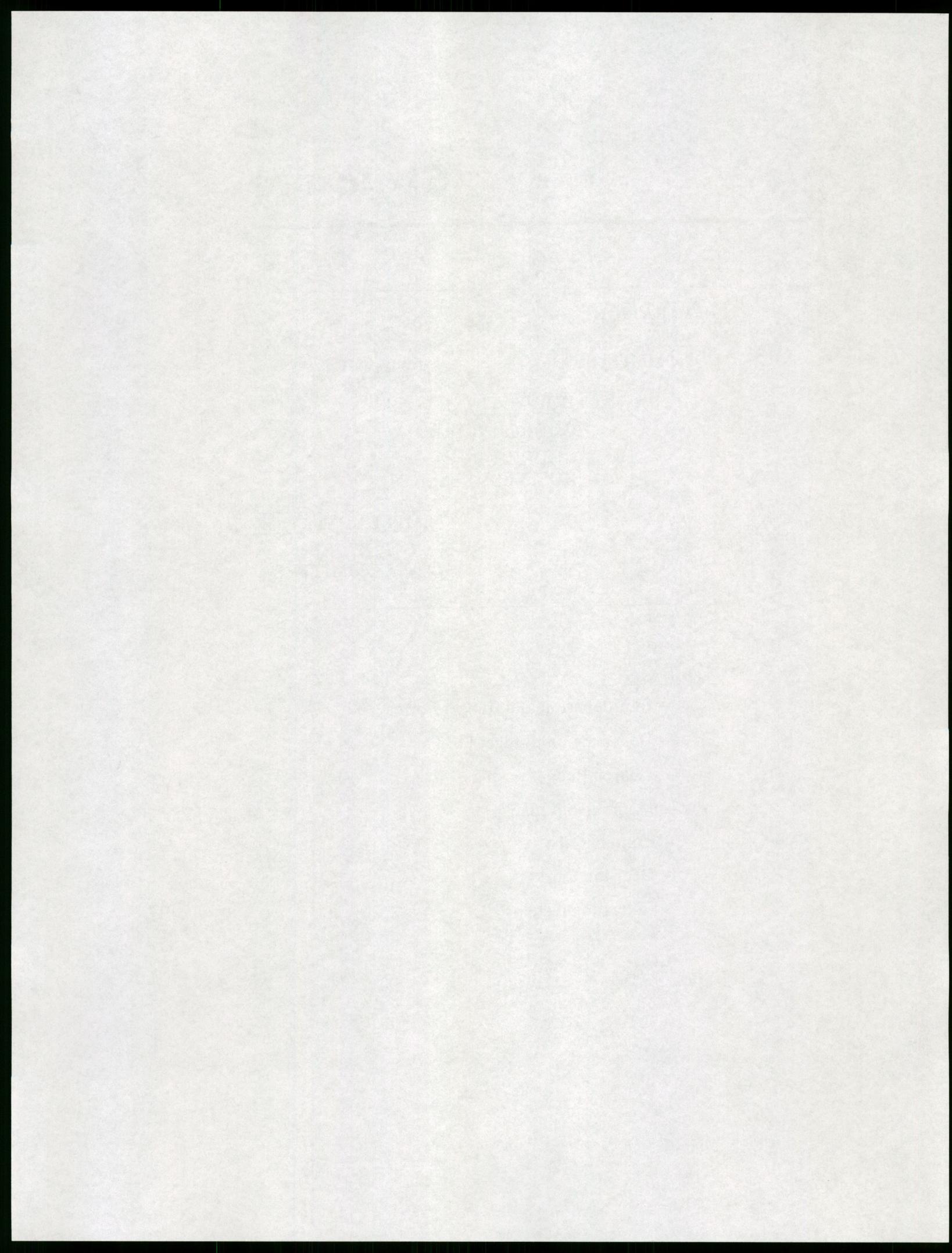
## IMPLEMENTATION

FINANCE  
COMMITTEE

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## MATERIALS

- Interdepartmental Budget Forms
- Departmental Budget Forms
- Church Budget Forms
- Membership List
- Contact Card
- Decision Card
- Educational Helps



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# 3 Organization

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The success of this program will depend on the choice of qualified personnel for the **Finance Committee**. The following guide should be used in their selection.

- Dedication to the work of the church
- Good business ability
- Willingness to devote time and effort
- Influence among the church members

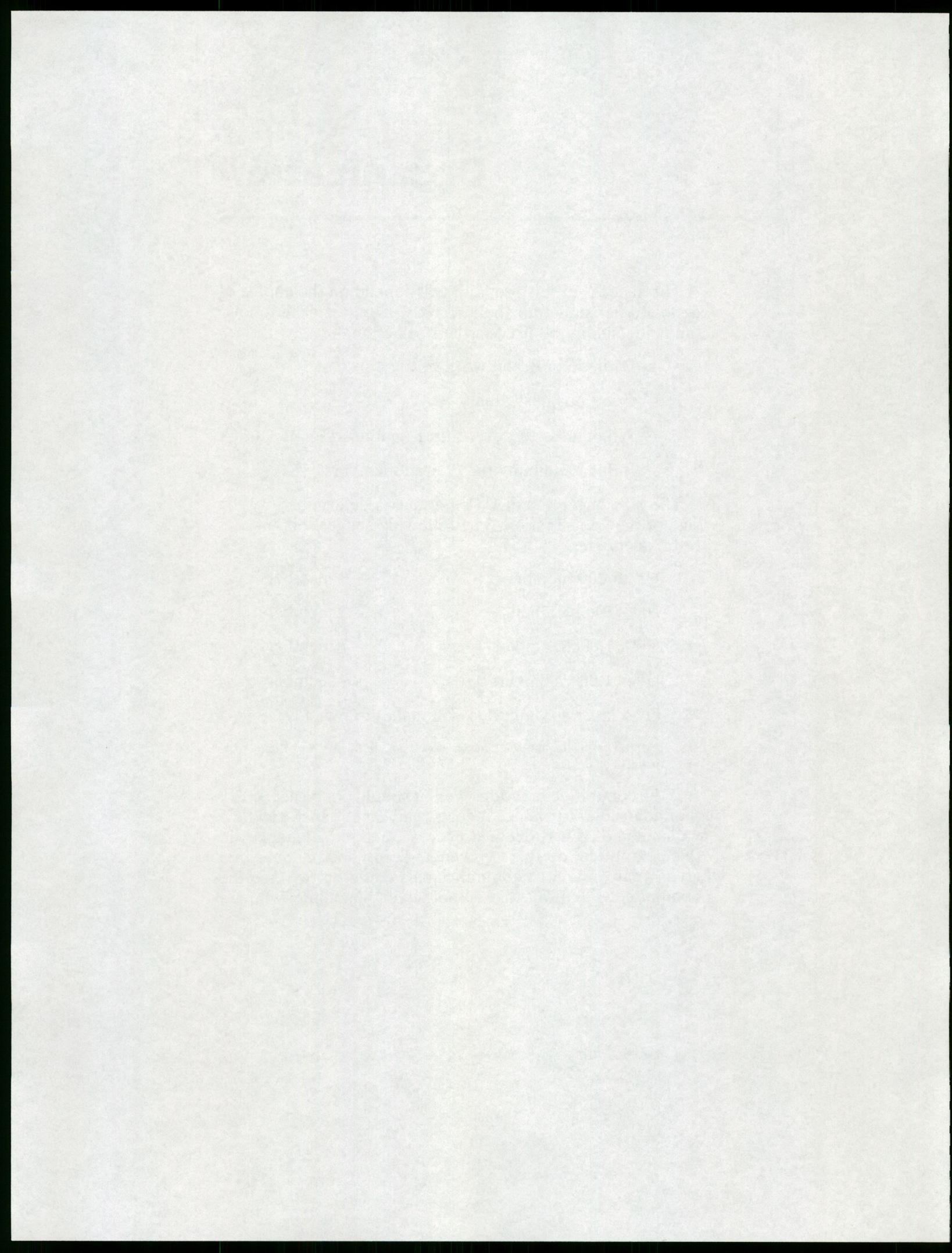
The size of the **Finance Committee** is determined by the size of the congregation. The following suggestion appears to be adequate:

Up to 200 members	- 3 members
200 - 500 members	- 5 members
500 - 1,000 members	- 7 members
Over 1,000 members	- 9 members

(Too large a committee will make it unwieldy)

*Note:* The pastor and the Church Treasurer are *always ex officio* members.

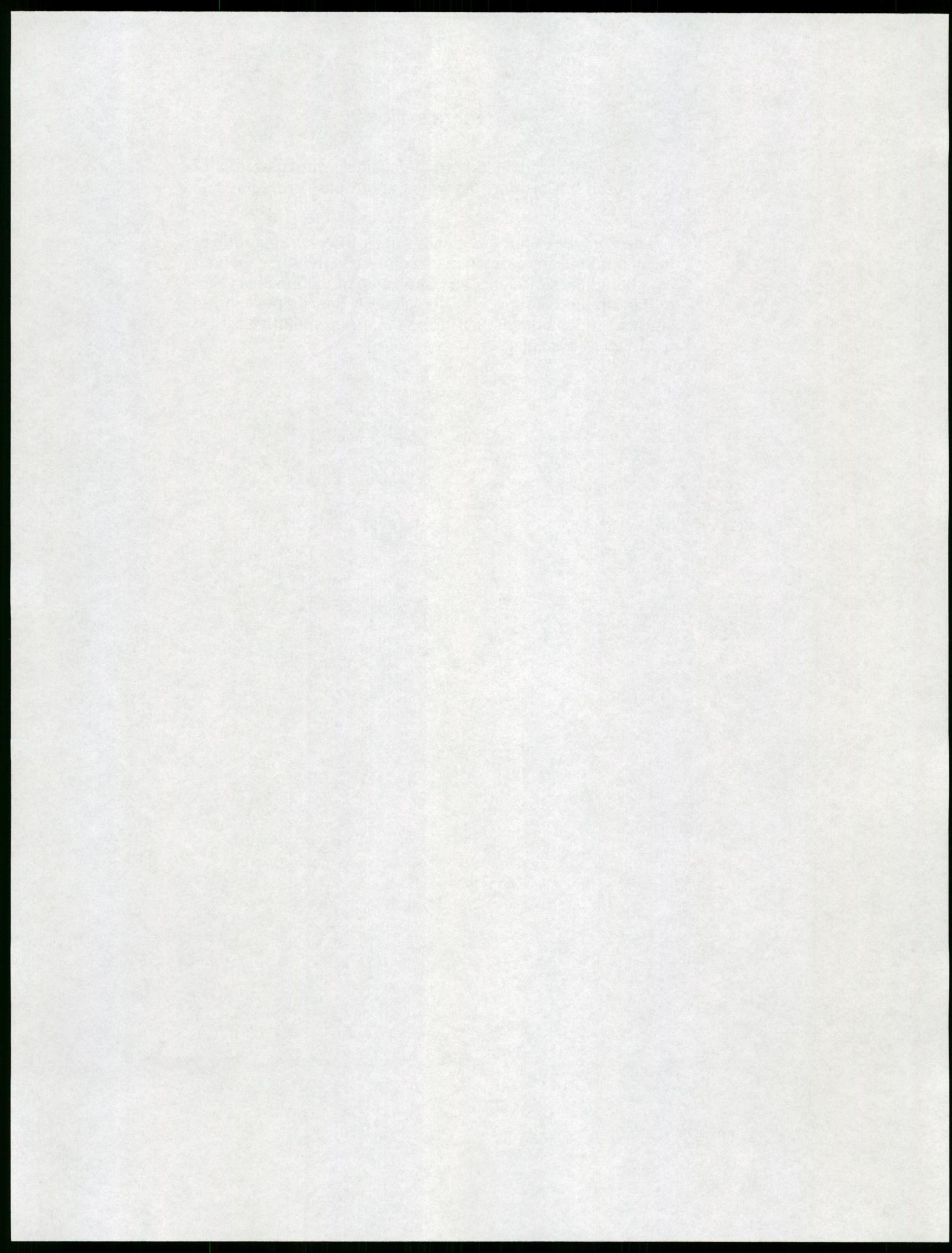
If the committee functions well, it should not be necessary (nor advisable) to change it each year. Experience can be a valuable aid. If it is deemed necessary to make changes in this committee, do this by changing only one member in a given year (in a large committee this could be two), so the committee will always have "hold over" members who are



## ORGANIZATION

not only well acquainted with the business and operation of the church but also are informed about past problems and decisions.

▪ The **Finance Committee** is chosen by the church nominating committee and elected by the church in the same manner as other church officers. The **Chairman** of the **Finance Committee** should be chosen by the **Church Board** after careful study as to which member of the **Finance Committee** is best qualified as as leader.



# 4 Responsibilities

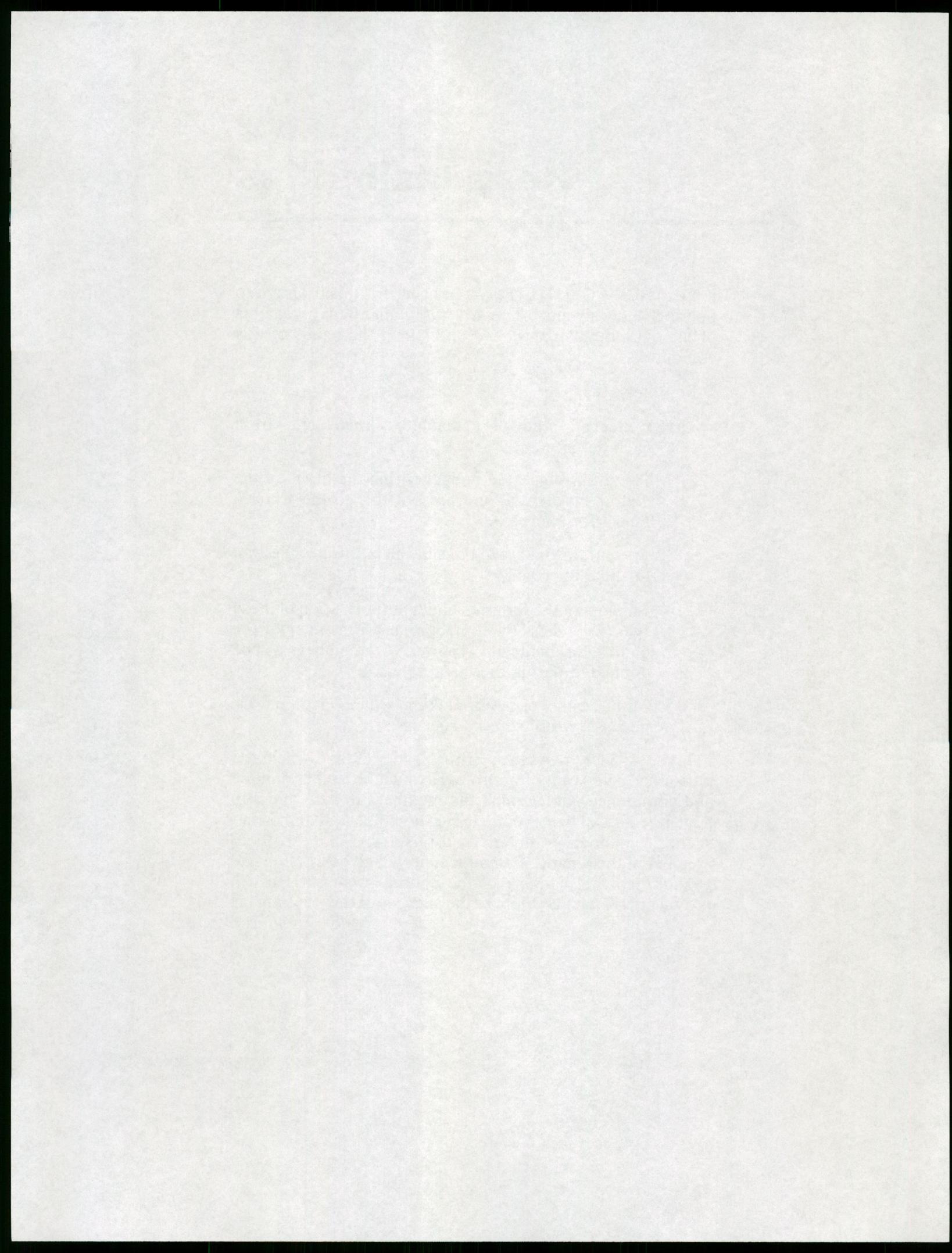
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**FINANCE COMMITTEE** — In order for this program to operate smoothly and efficiently, *all financial* involvements of the church must be *placed* and *left* in the hands of this committee.

Routinely, it will:

1. Collect and study the estimated (asking) budget from each department.
2. Prepare a suggested budget within the limits of the church's potential and present this to the **Church Board** for approval.
3. Present the budget to the **Church in Business Session** for final approval.
4. Implement the program under authorization of these two (2) bodies, by contacting each member of the church for financial support. (New members will be contacted during the budget year.)
5. Monitor the program, taking whatever steps are necessary to insure its success.

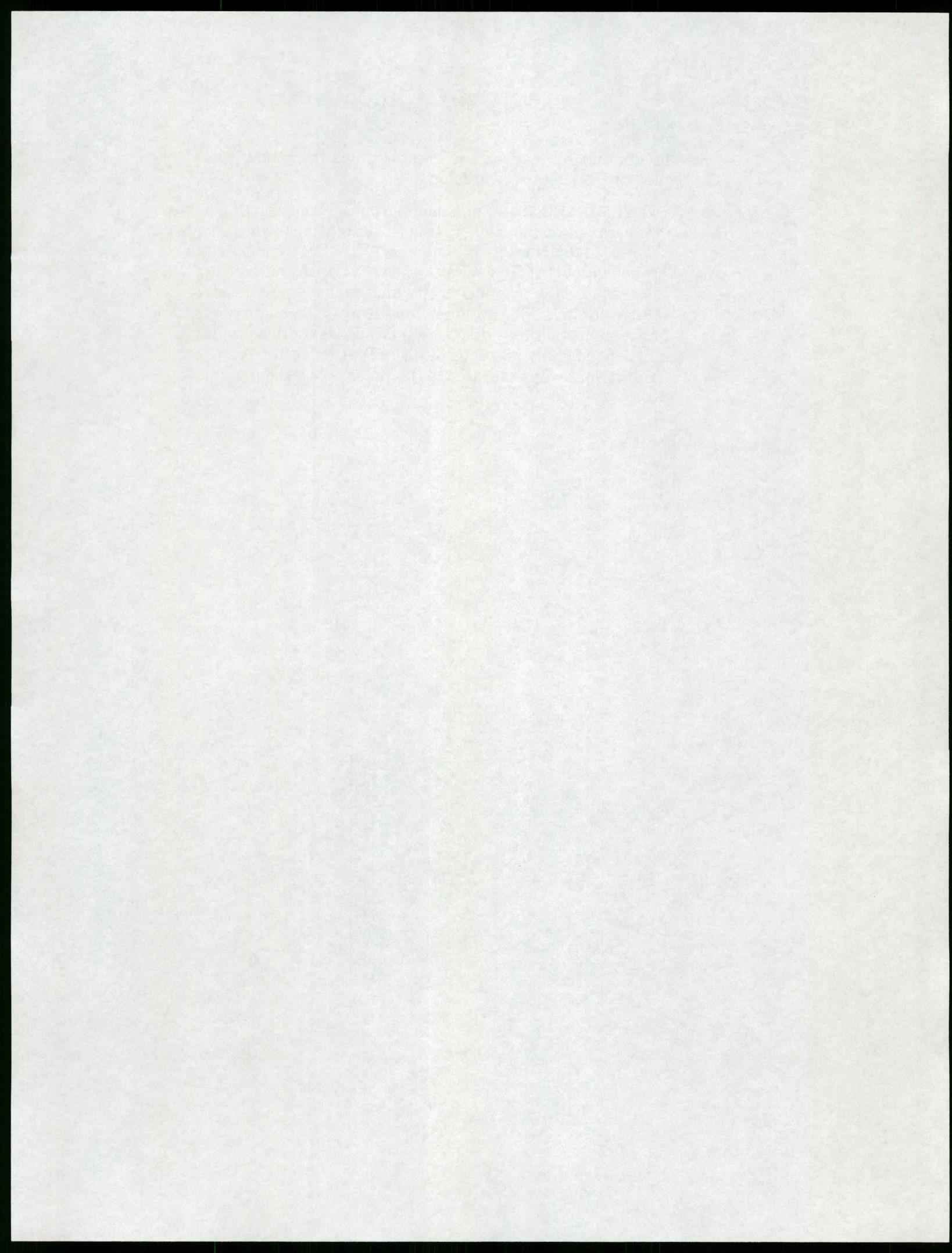
**THE PASTOR** — As the spiritual leader of the church, the pastor has a very important role. He must be a pillar of hope and confidence encouraging the members to new and still newer heights of achievement. He should be a "behind-the-scenes" planner — not a fund-raiser. As an ex-officio member of the **Finance Committee**, he will give direction and guidance to the planning of the church program. He will provide the vital ingredient to the success of the program, as



## RESPONSIBILITIES

he continually teaches and demonstrates the broad principles of Christian stewardship.

**THE MEMBER** — Each member of the congregation has two areas of responsibility: first to God (as a steward), and second, to the church (as a member). The first relates to the proper support of God's house and its work of soul-ministry; the second is the responsibility which each member bears to the corporate body. Membership always carries privileges and responsibilities — the continued success of this program will depend upon this recognition and participation. A strong majority is always essential to the success of a group effort.



# 5

## Preparing the Budget

---

**COLLECTING THE MATERIALS** — Each department of the church is provided with a budget request form. The requirements for the ensuing year are listed — with the estimated costs. (Set a definite time when these work sheets are to be completed and returned to the **Finance Committee**.) Usually, the following officers, committees or departments are responsible for the preparation of these “asking” budgets.

**FINANCE COMMITTEE** — Housing (payments, insurance, utilities). Miscellaneous expense (office supplies, flowers, bulletins, etc.)

**ELDERS** — Expansion plans (new building projects, etc.).

**DEACONS** — General church maintenance, repairs, refurbishing, grounds, etc.

**SABBATH SCHOOL SUPERINTENDENT** — All items pertaining to the divisions of the Sabbath School.

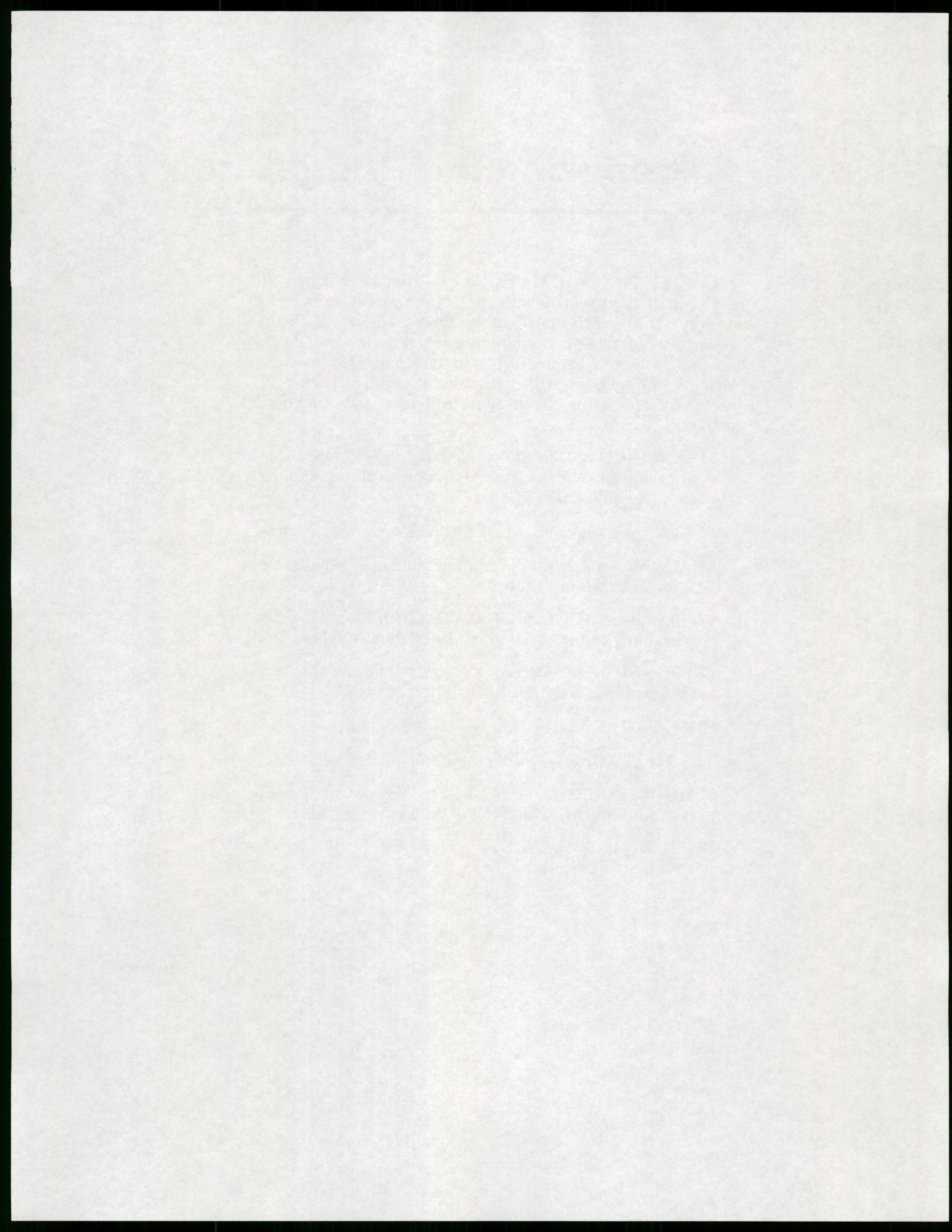
**PERSONAL MINISTRIES** — Items relating to the local soul-winning activities of the church.

**COMMUNITY SERVICES** — Welfare ministry.

**YOUTH LEADER** — Youth ministries, Pathfinders, etc.

**SCHOOL BOARD** — Church subsidies, other school-related items for which the church is responsible.

**HEALTH/TEMPERANCE** — Five-Day Plans, weight control, stress clinics, etc.



## PREPARING THE BUDGET

These "asking budgets" are given to the church **Finance Committee**.

**PREPARING THE BUDGET** — The **Finance Committee** studies these proposed departmental budgets and combines them into a tentative church budget (set within the financial limits of the church as determined by the previous year's tithe.)

**ESTIMATING THE CHURCH'S POTENTIAL** — The church's financial potential may be estimated by using the previous year's tithe as a basis for support. This potential range depends upon a number of variables, but can safely be said to fall somewhere between 40-60 percent of this tithe figure.

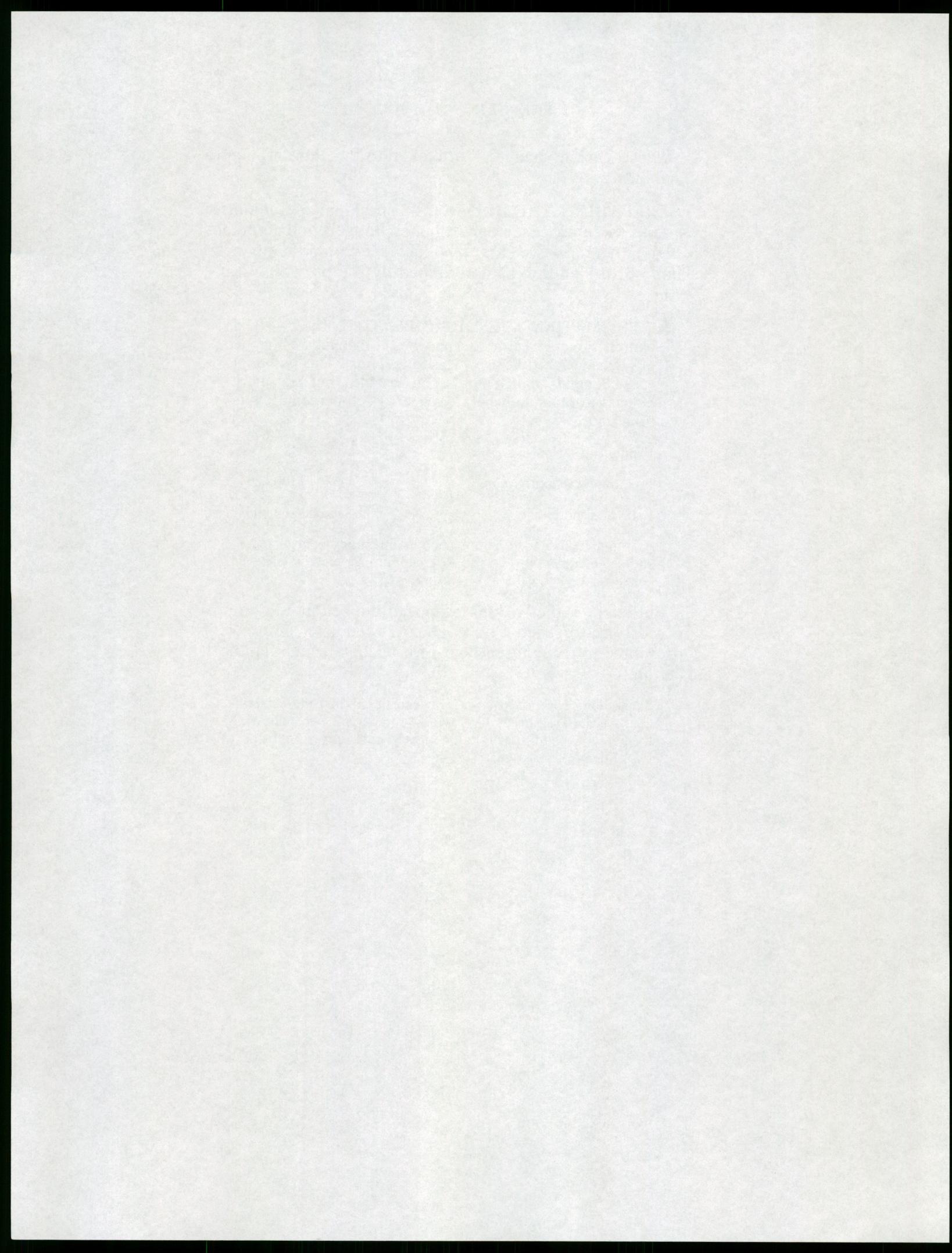
**Example:**

Previous year's tithe	\$100,000
Estimated potential	\$40,000-\$60,000

(Caution: Unusual situations such as unemployment, a recent shift of membership, loss of key supporters, etc., need to be considered when estimating this potential.)

Sufficient copies of this proposed budget should be prepared (one for each **Church Board Member**), before it is presented to the **Church Board** for acceptance and authorization.

**Suggestion:** The proposed budget can be studied more intelligently if the **Treasurer** will provide a comparison sheet showing the actual expenditures for all budgeted items covering the past two, (ideally), three years.



# 6 Authorization

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**THE CHURCH BOARD** — The proposed budget (prepared by the **Finance Committee**) is submitted to this body by the **Chairman** of the **Finance Committee**. Adjustments (if necessary), are made at this time. A tentatively approved budget is voted.

Following this meeting, copies of this “first approval” budget are prepared so each member attending the **Church in Business Session** will have a copy.

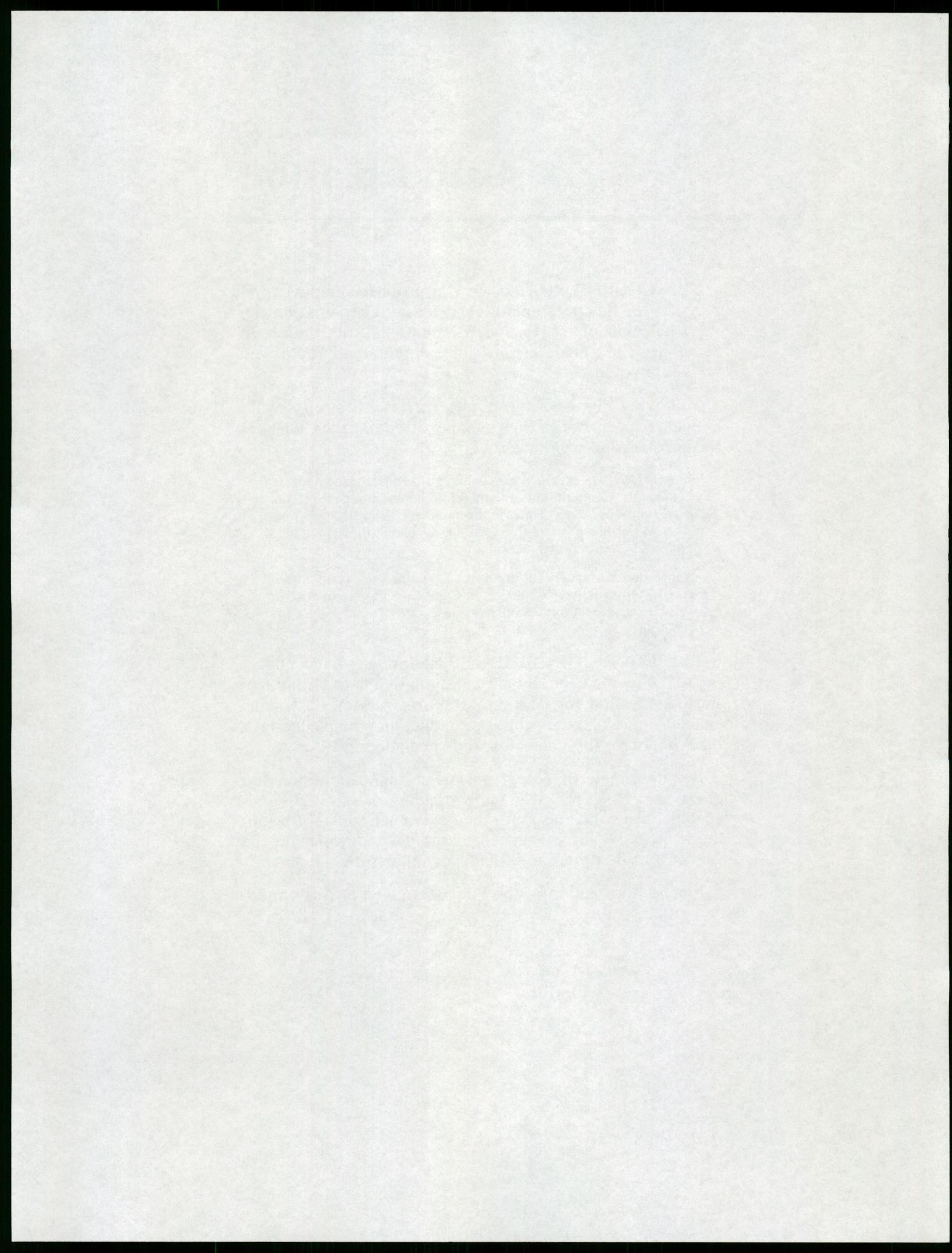
**Suggestion 1.** An excellent plan would be to enlist the members of the **Contact Committee** prior to this church business meeting, and have them choose the names of the members they will be visiting. This would make it possible for them to phone these members and invite them to this meeting.

**Suggestion 2.** It has been found that a well-prepared and attractively served fellowship dinner will increase the attendance at this business meeting and will provide a spirit of good will for the meeting.

**THE CHURCH IN BUSINESS SESSION** — the budget approved by the **Church Board** is submitted to the **Church in Business Session** for adoption and/or amendment. (In the smaller churches, the proposed budget may be placed on a blackboard, or flip-chart, for study and adoption.)

Be sure ample time is given for an open discussion and questions. Unless a clear understanding of the items presented and a valid reason for their existence can be substantiated, negative forces can be generated which will make the success of the program difficult, or impossible.

Final authorization of the budget is given at this church

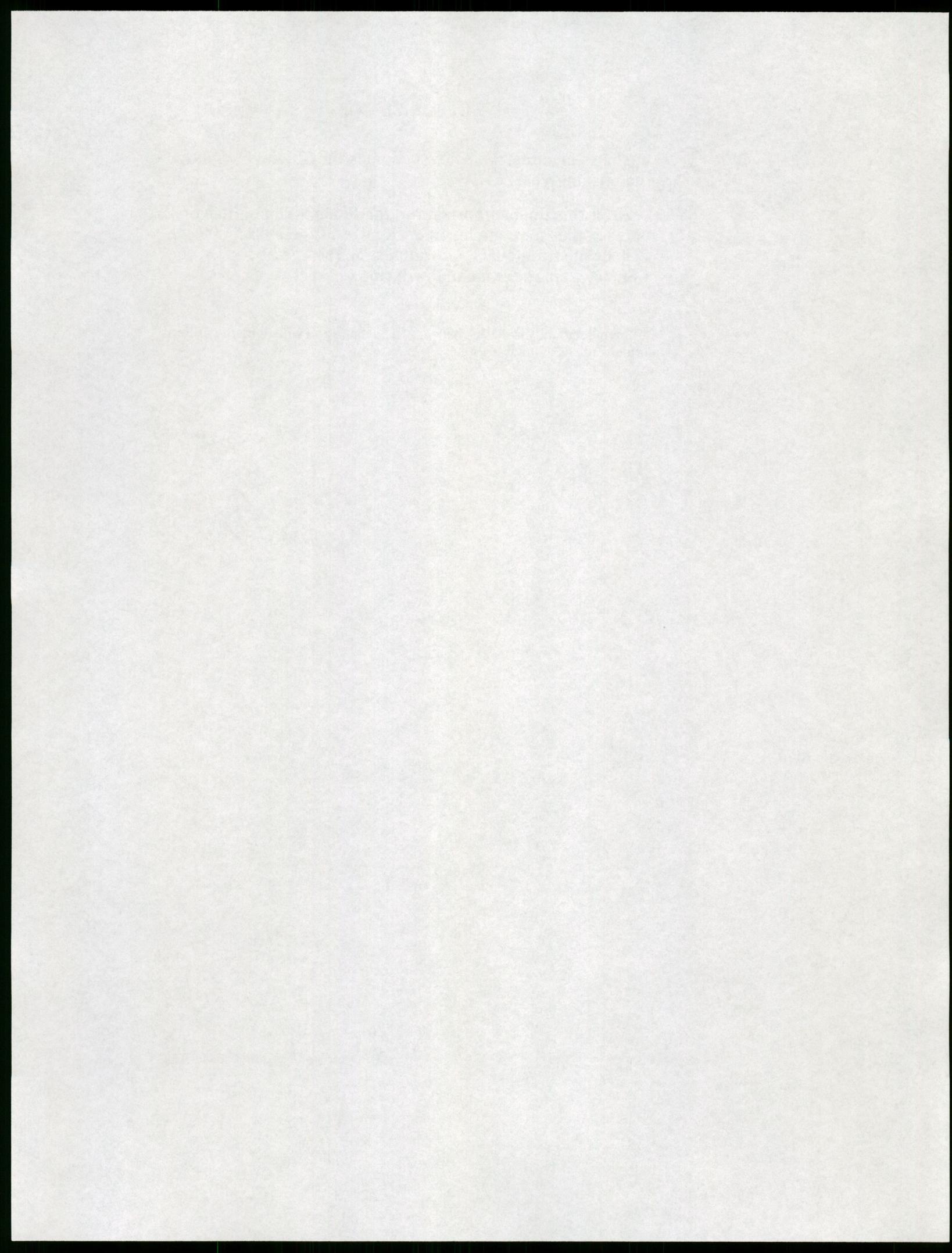


## AUTHORIZATION

business meeting. This now becomes the official budget for the ensuing year.

After this final authorization, the **Finance Committee** prepares copies for each member-family\* of the church. These will be distributed *in the homes* of the members by the **Contact Committee** members during **Contact Week**.

\*A member-family is the equivalent of a husband and wife (with or without children), or a single member.



# 7 Every Member Contact

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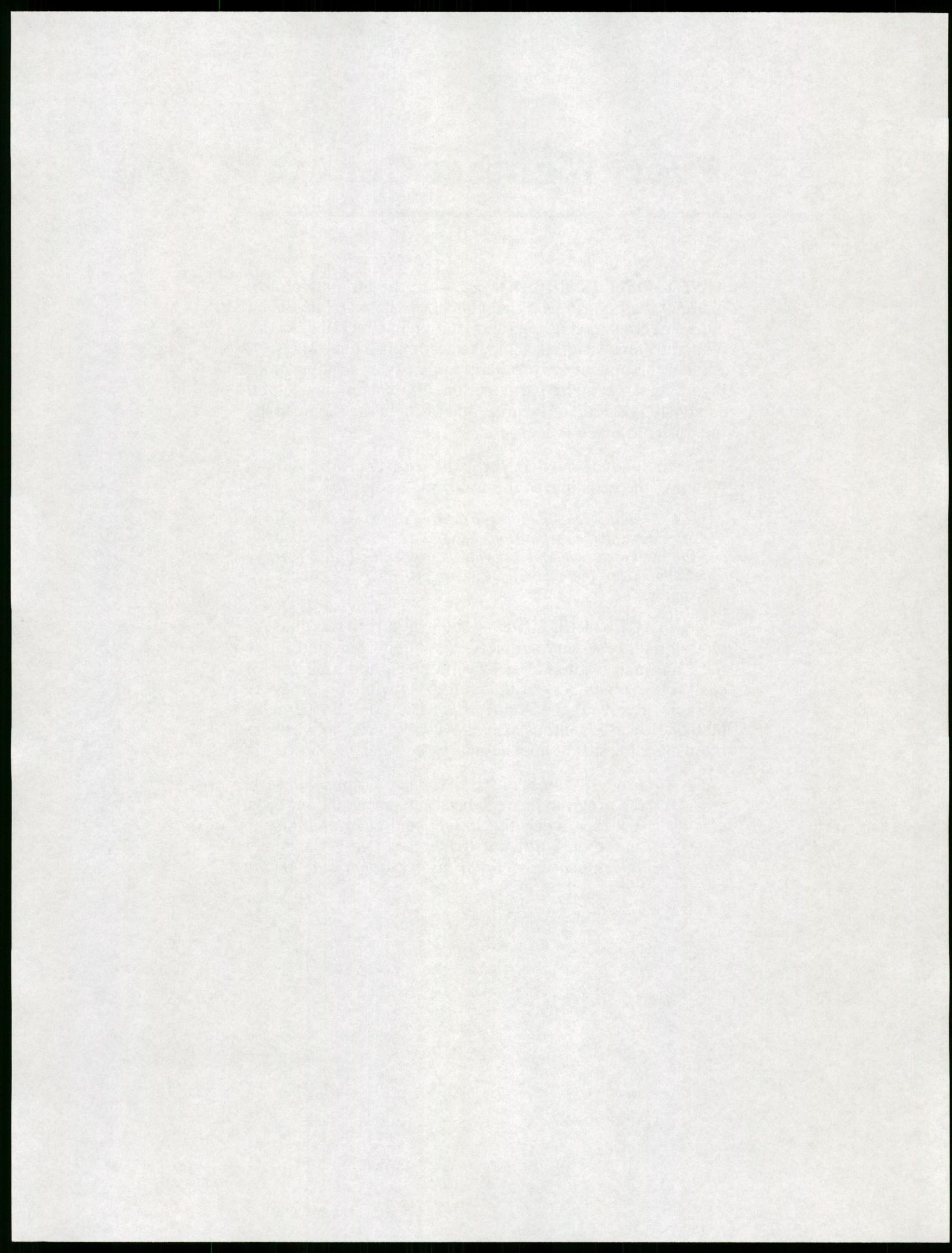
**WHY VISIT IN THE HOME?** — In the intimate atmosphere of the home a personal appeal can be made that is far more effective than a general invitation in a meeting. In this plan, the home visit is designed to accomplish four things: (1) explain the budget (or program) and answer any questions regarding it, (2) invite participation, (3) explain the need for establishing a **Rate of Income**, and (4) help the member (by this visit) to make a decision.

The individual must be brought to a decision without violating the principle in the following quotation.

*I saw that God's people must bring to Him a free-will offering; and the responsibility should be left wholly upon the individual whether he will give much or little. Testimonies for the Church, Vol. 1, pp. 237, 238 (Italics supplied).*

**CONTACT STRUCTURE** — The structure of this phase of church finance is very simple: a **Visitation Chairman** (often the **Chairman of the Finance Committee**), and a visitor for each five (5) members of the church. Obviously, the more workers involved, the sooner the visitation can be completed. However, enthusiasm and a willingness to work are often more important than numbers.

*Caution:* It is imperative that each **Visitor** believe in the program through personal participation, or he will exert a negative influence. Because of this, no one should attempt to contact another member unless he has first made his decision to support the plan.



## EVERY MEMBER CONTACT

*Note:* Many members shy away from any type of visitation. This is probably due to an unpleasant experience in a "pressure" program. However, in this every-member-contact, there should be no hesitancy, for it is *not* a fund-raising plan per se, (although a well-structured program will produce the funds necessary to carry on the work of the church.) The visitor does not ask for, nor take any commitments — his role is to *explain* and to *invite*.

### CONTACT COMMITTEE PROCEDURES:

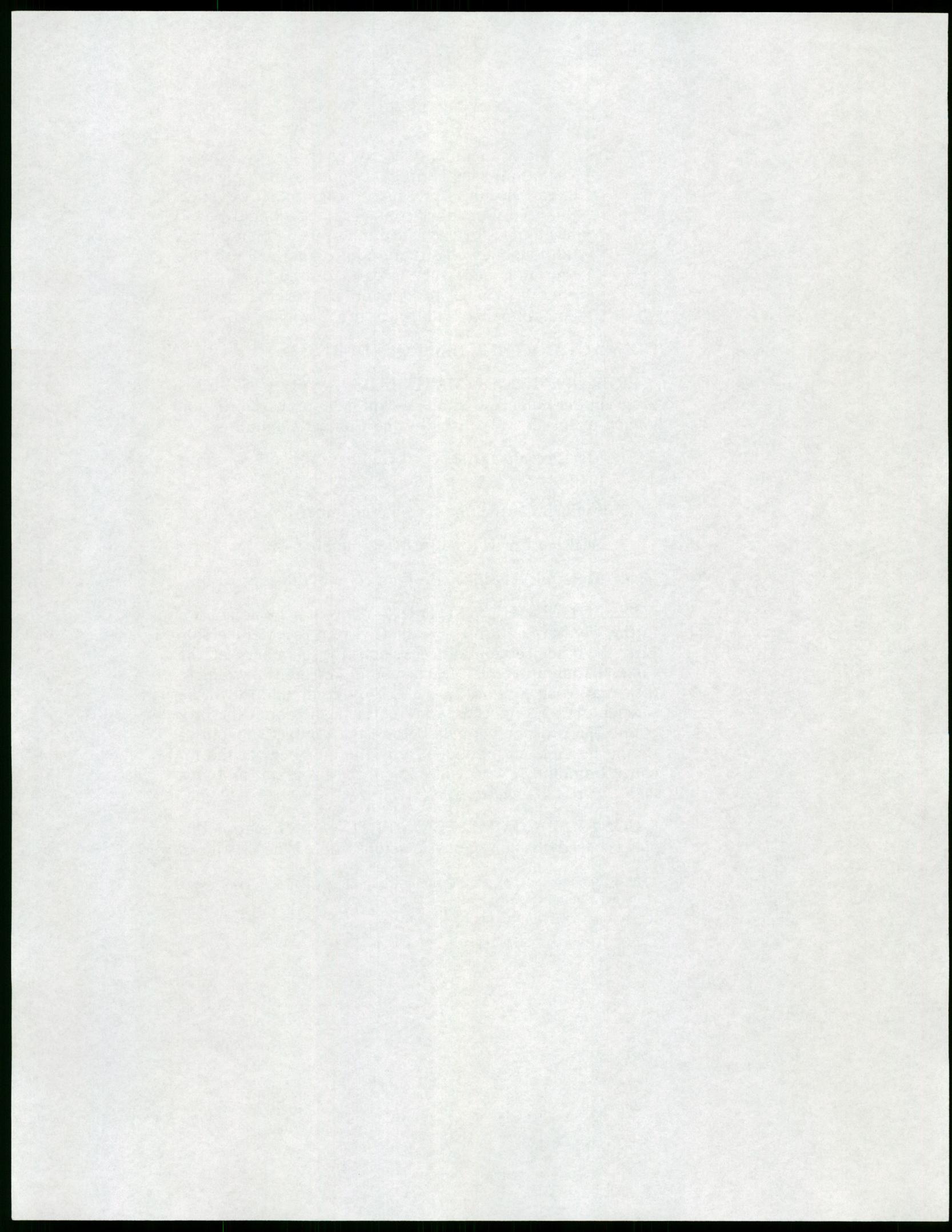
**PREPARATION OF MATERIALS** — Very early in the program the **Finance Committee** will have prepared the following materials to be used by the **Contact Committee**:

1. **Membership List** (a corrected list of *resident, active* members.)
2. **Contact Cards** (one for each member-family)
3. **Decision Cards** (one for each member-family)
4. **Materials** relating to the budget (or building program).

**SELECTING THE VISITORS** — (This may be done prior to the **Church in Business Session**). From the **Membership List**, the **Finance Committee** selects the members of the **Contact Committee**. These may be either men or women; they may wish to work in pairs. Any combination will be satisfactory as long as they are enthusiastic about the program. The prospective members of the **Contact Committee** should be enlisted individually by the members of the **Finance Committee**, who will explain the program, and *give them their Decision Cards*.\*

**CONTACT COMMITTEE MEETING** — Because this plan is based on anonymous decisions, there is no way it can

\*These should be given to the Contact Committee Chairman prior to the **Contact Committee Meeting**.



## EVERY MEMBER CONTACT

be determined if the visitors have made their decisions or not. Hopefully, as this aspect is stressed, those who have decided not to "go along" with the plan will "weed" themselves out of the **Contact Committee**.

The **Contact Committee Chairman** makes a brief explanation of the program, outlining its procedures and objectives.

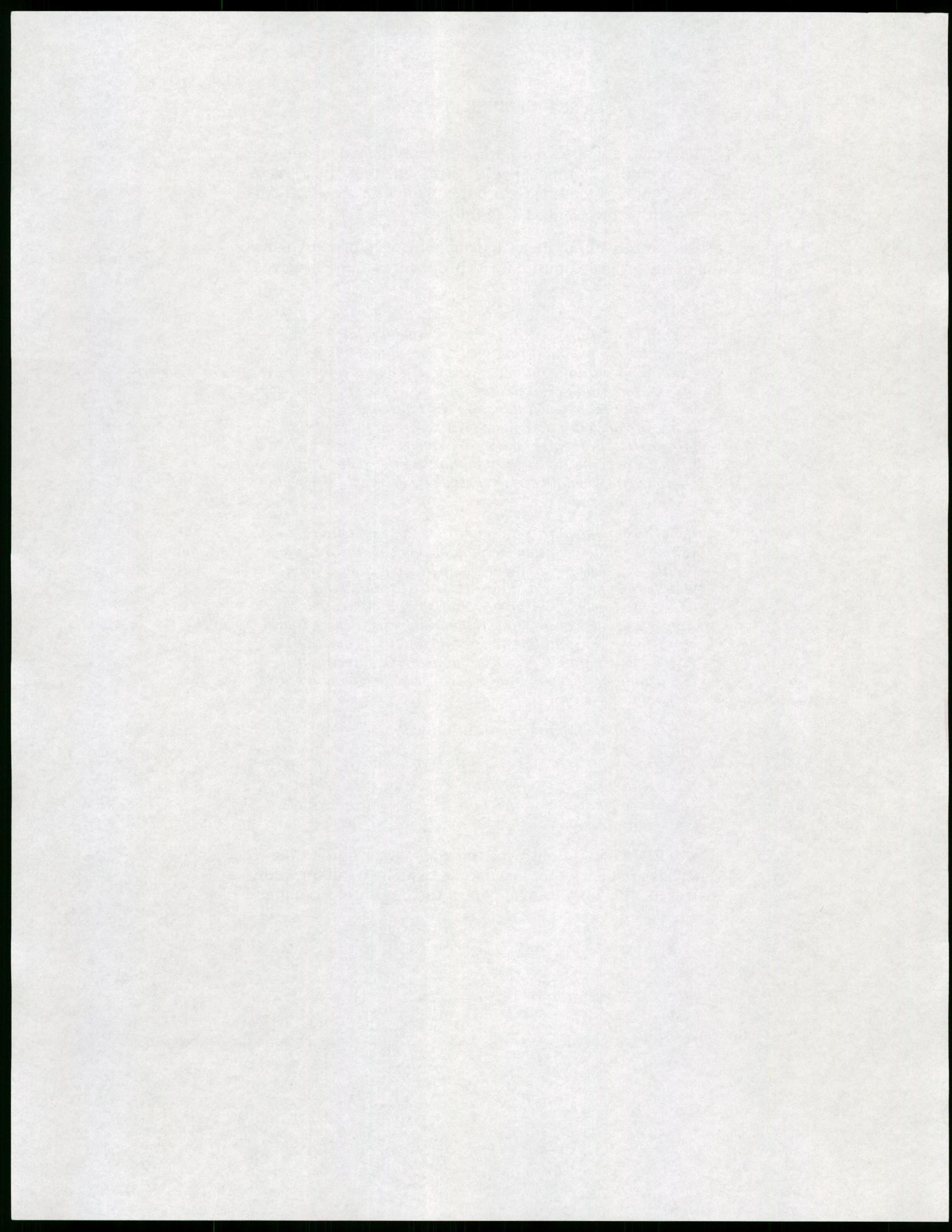
*(Sample)*

*You, the members of the **Contact Committee**, have volunteered for a most important part of our annual budget (or building) program; contacting the individual members of the church. Your part is unique, for you will not be seeking money; but money will flow into the church treasury because of your efforts. You will not be promoting spiritual growth; but the members will grow spiritually as you invite them to become active participants in the plans of the church. You will not be actively seeking unity; but this will also be a byproduct.*

*Because your part is so important, it is essential that you have made your decision to actively support the program — otherwise, you would not be able to encourage your fellow-members to do so. It is also essential that you understand every part of the plan so you can explain it simply and answer any questions which may arise. Your aim will be fourfold: (1) to explain the program, (2) to invite participation, (3) to explain the need for establishing a **Rate of Income**, and (4) to assist the member in making a decision.*

*Remember that your enthusiasm will be the fuel that will feed the flame of their devotion. You may visit without fear or hesitation, for God will be with you — He will put the right words in your mouth. You may work with the confidence that this is the Lord's work — you are His workman.*

**MATERIALS** — Following this presentation, the **Contact Materials** are distributed; each item explained; all questions answered. (This is a critical part of the program; a complete



## EVERY MEMBER CONTACT

understanding of every part of the proposed budget (or plan) by each member of the **Contact Committee.**)

**CONTACT ASSIGNMENTS** — The names listed on the **Contact Cards** are read; the visitors are asked to choose four or five names to visit. (This is an average, under some conditions, some may wish to choose more — others less.)

**CONTACT WEEK** — Timing is the essence of the plan, for this visitation marks the beginning of the **Decision Sequence**, which is designed to bring every member to a decision. Any deviation from this schedule (as proved by many trials) will result in some degree of failure. There does not appear to be any alternate method (many have been tried, and failed).

Some may question (they often do) the need for a report meeting following each of the initial three days of the member-contact. **Do not neglect this.** It is essential to the success of the program because a completed visitation program marks the beginning of the **Decision Sequence** — the heart of the method. A strict schedule must be followed.

### **CONTACT SCHEDULE:**

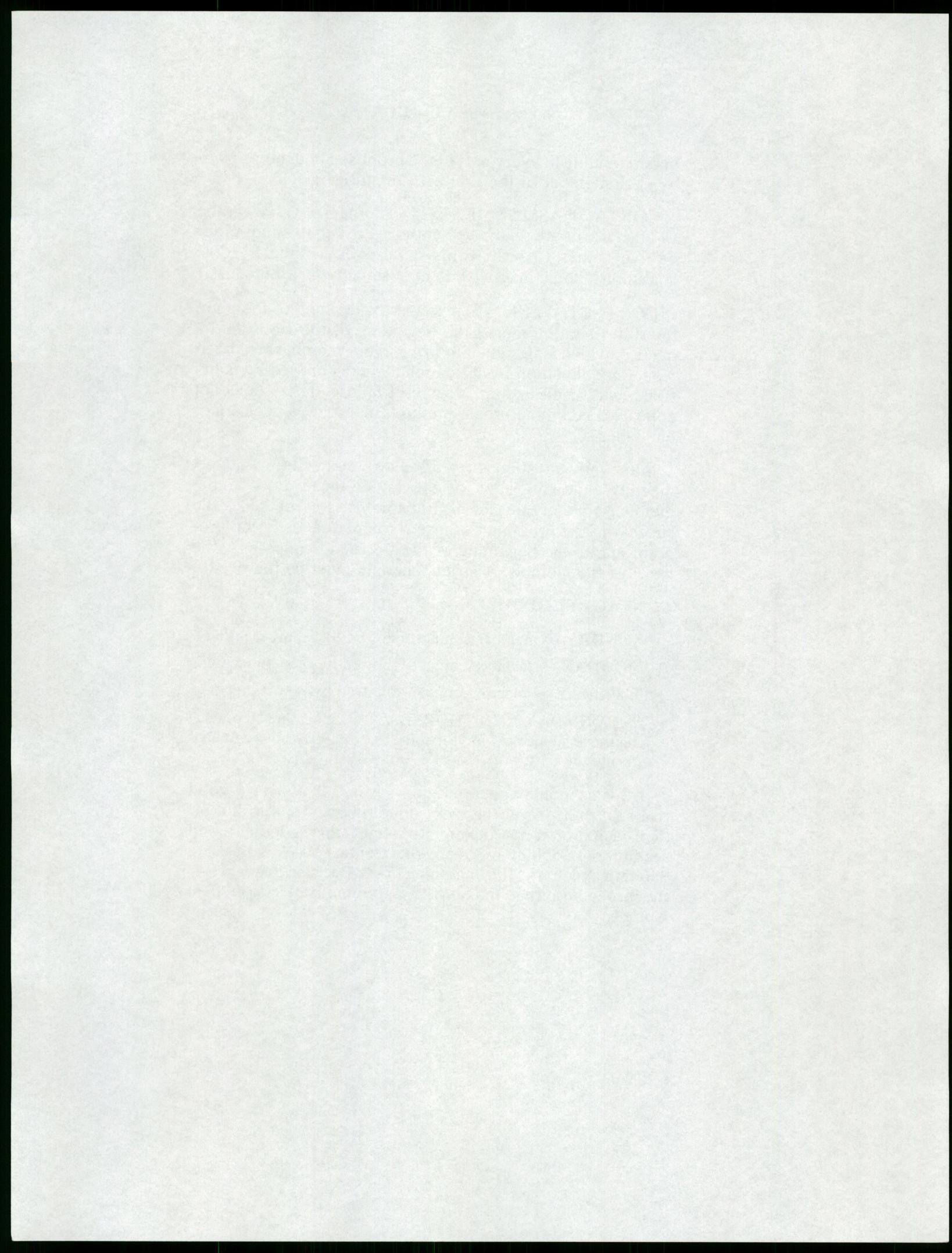
SUNDAY — member contact followed by report meeting

MONDAY — member contact followed by report meeting

TUESDAY — member contact followed by report meeting

WEDNESDAY AND THURSDAY — “clean up” (contacting those members who, for some reason, were not contacted during the first three days.)

If this schedule appears rigid — it is, for two very good reasons: first, to get the work done (people tend to put off their visitation if not locked into a tight time schedule), and second, the Sabbath following this **Contact Week** is **Decision Sabbath** and marks the beginning of the **Decision Sequence** — the procedure that makes the anonymous decision plan work.



## EVERY MEMBER CONTACT

**CONTACT HELPS** — You can save time (and gasoline), by phoning for an appointment. The one being visited will appreciate this. By scheduling your calls about one hour apart, you will have time enough to explain the reason for your visit. (This may vary according to the distances between homes, traffic, etc. Adjust if necessary.) **Do not discuss the program over the phone.**

**WHAT DO YOU SAY?** — Numerous manuals have been written giving a step-by-step outline for successful visitation. However, one of the most successful visitors I ever saw was not fluent, and had a limited education. When I asked him for the secret to his apparent success, he replied,

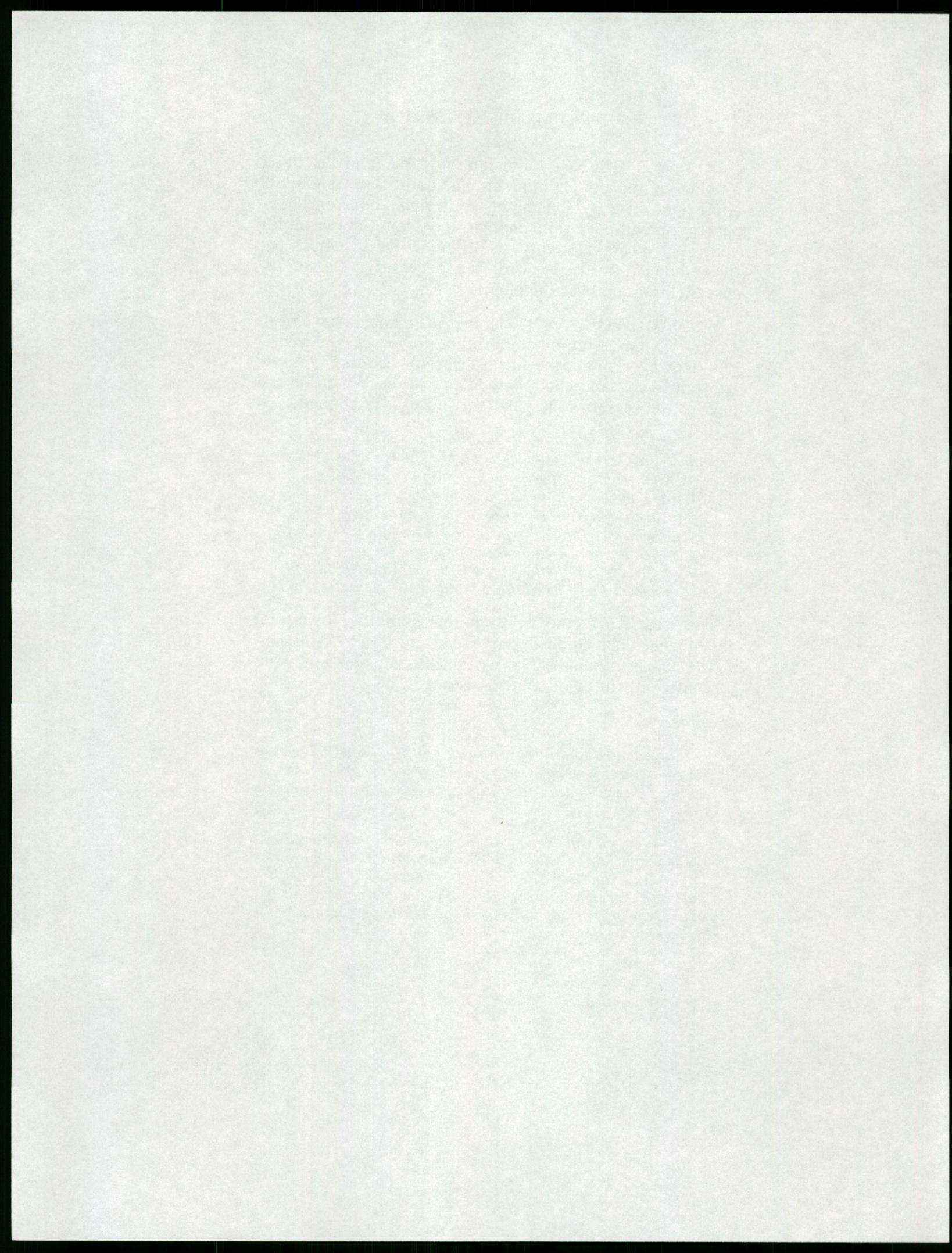
*Well, I ain't had no education, and it's hard for me to talk to people (especially those I don't know very well). So . . . when I get to their homes, I stop my car and pray, "Lord, You know I ain't had no education; my feet will get me inside — but You'll have to tell me what to say." Then I tell them why I love the Lord and His church — and I hope they do, too. I explain the program the best I can, and invite them to help. I pray with them that God will help them in their decision . . . and well . . . that's all.*

This experience convinced me that humility plus a total dependence upon God will prove to be more successful than all the "sales" manuals ever written. Perhaps the following presentation will be of some assistance.

(Sample)

*I have called to discuss with you our proposed budget for the coming year. As we go over these items, I hope you will feel free to discuss them and ask any questions you may have.*

*I'm sure you will agree with me that each of us bears a responsibility, not only to the church group, but more important to God, as His stewards. If each of us does his part, the burden will rest lightly, but with due weight on all of us. I am only asking for your support in helping us carry this phase of the Lord's work.*



## EVERY MEMBER CONTACT

*I'm sure you realize that before any project requiring money can be accomplished, a source, or **Rate of Income**, must be established. This is as true in the work of the church as it is in the home. This **Rate of Income** will permit the elected officers of the church to operate in a climate of financial stability.*

*To establish this rate of anticipated income, we are asking you to prayerfully consider your proportionate share of the program (what you might do under God's blessing), and indicate this decision on this anonymous **Decision Card**. Please place this card in the offering plate this coming Sabbath.*

*Your giving is a sacred area between you and God, no one must trespass there; for this reason your decision must be anonymous.*

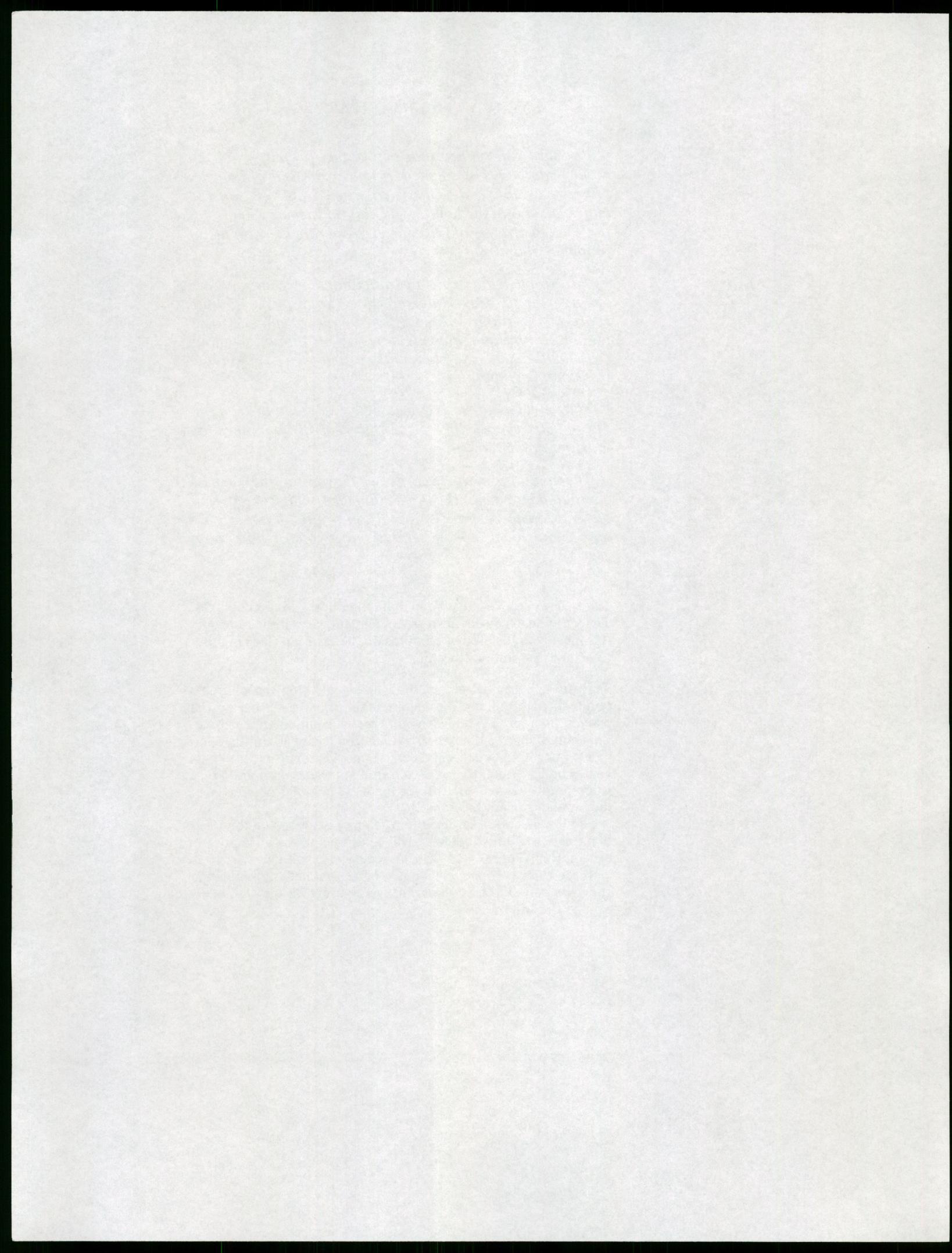
*The amounts on these cards (weekly or monthly) will be computed into a monthly **Rate of Income**, which will permit our church to operate smoothly and efficiently. We do appreciate you as a member and thank you for your cooperation.*

(Prayer)

*Note: The decision must be in dollar amounts, not percentages. The individual may decide to give a percentage of his income, but this must be translated into figures on the **Decision Card** in order to establish a **Rate of Income**.*

**Suggestion:** An alternate method of establishing the church's potential is to contact the membership *prior* to setting up the budget, in order to establish a more realistic anticipated income. This could only be done *after* the church has been on the combined budget for one year because the visitor uses this (past year's budget) to explain the activities of the church and areas where improvement needs to be made. (The other objectives of the contact remain the same.)

Caution must be exercised for the amounts listed on the **Decision Cards** *will not* equal what will be turned in; they will always exceed this. There is no way to accurately estimate what this increase will be. However, it could be helpful in determining the church's potential by comparing this figure with the 40-60 percent of the tithe.



# 8 Decisions

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This is an anonymous commitment program, but a member must not be permitted to remain *anonymously comfortable*. This can be accomplished without any outside pressure by three (3) Sabbath **Decision Sequence** presentations following **Decision Sabbath**.

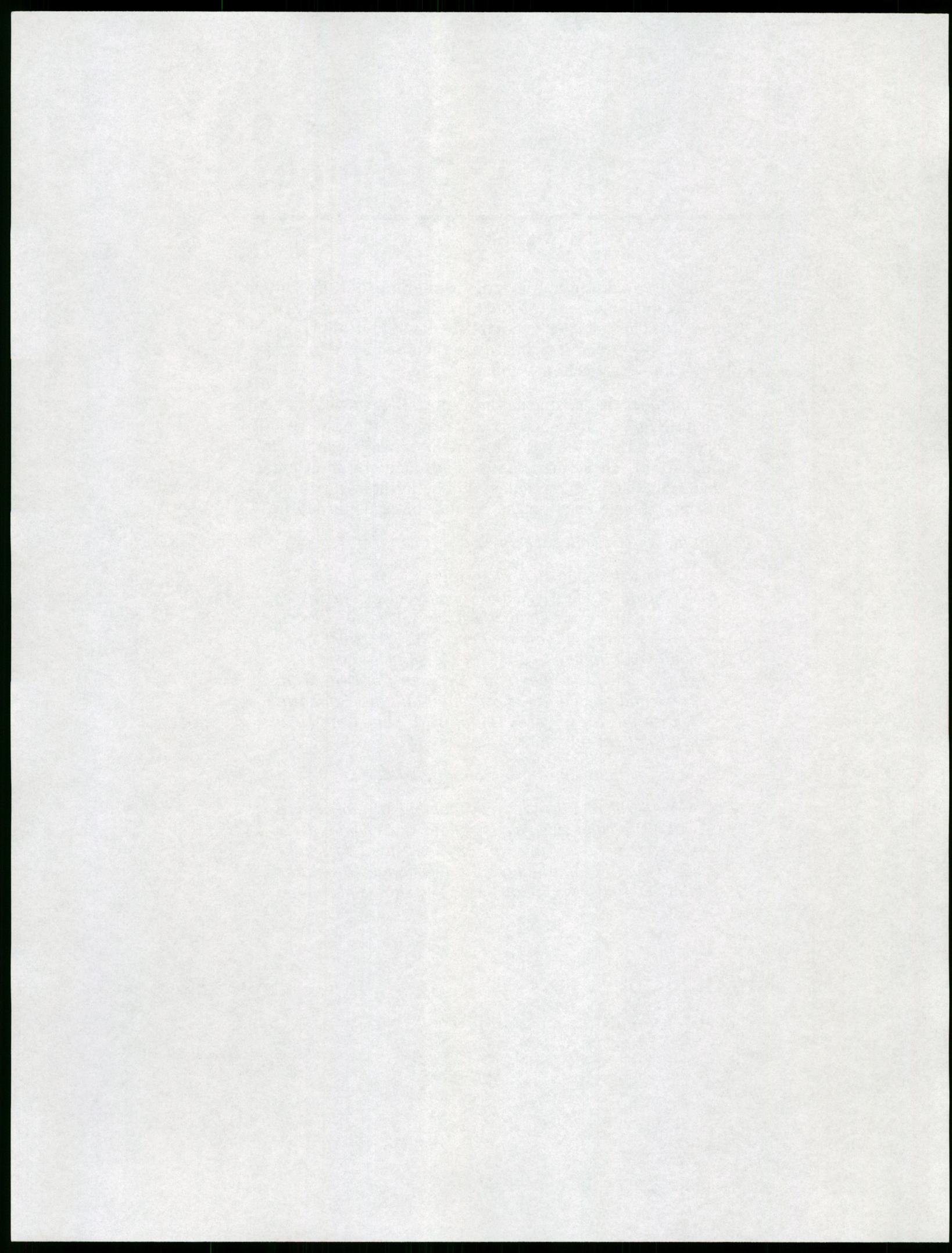
Remember that no one has any knowledge of who, or who did not, make his decision; this appeal, then, is strictly general in nature (the individual member will make his own application). These presentations are made by the **Contact Chairman**. Their effectiveness will be in their repetition — the only change being in the number of cards turned in.

*(Sample for Decision Sabbath)*

*You will recall that each member of our church was visited and given a copy of our church budget for the coming year, (hold up a copy) and invited to make a personal commitment. This decision, as to what you planned to do (with God's help), was to be placed on this anonymous **Decision Card** (hold up card) and placed in the offering plate this Sabbath. Please put these cards, along with your tithes and offerings, in the plate today. We thank you.*

*(Sample for following three Sabbaths)*

*You will recall that each member of our church was visited and given a copy of our church budget for the coming year, (hold up copy) and invited to make a personal commitment. This decision as to what he planned to do (with God's help) was to be placed on*



## DECISIONS

*this anonymous Decision Card (hold up card) and placed in the offering plate last Sabbath.*

*I'm sure each one of you intended to do this, and many of you did, but (number) cards were left in your homes, but only (number) have been returned. Your elected officers cannot operate efficiently without an anticipated **Rate of Income**. If you are one of those who forgot to turn in your card, won't you please do so as soon as possible? If you have misplaced your card, you may obtain another one from the deacons in the foyer at the close of the service today. Thank you for your cooperation.*

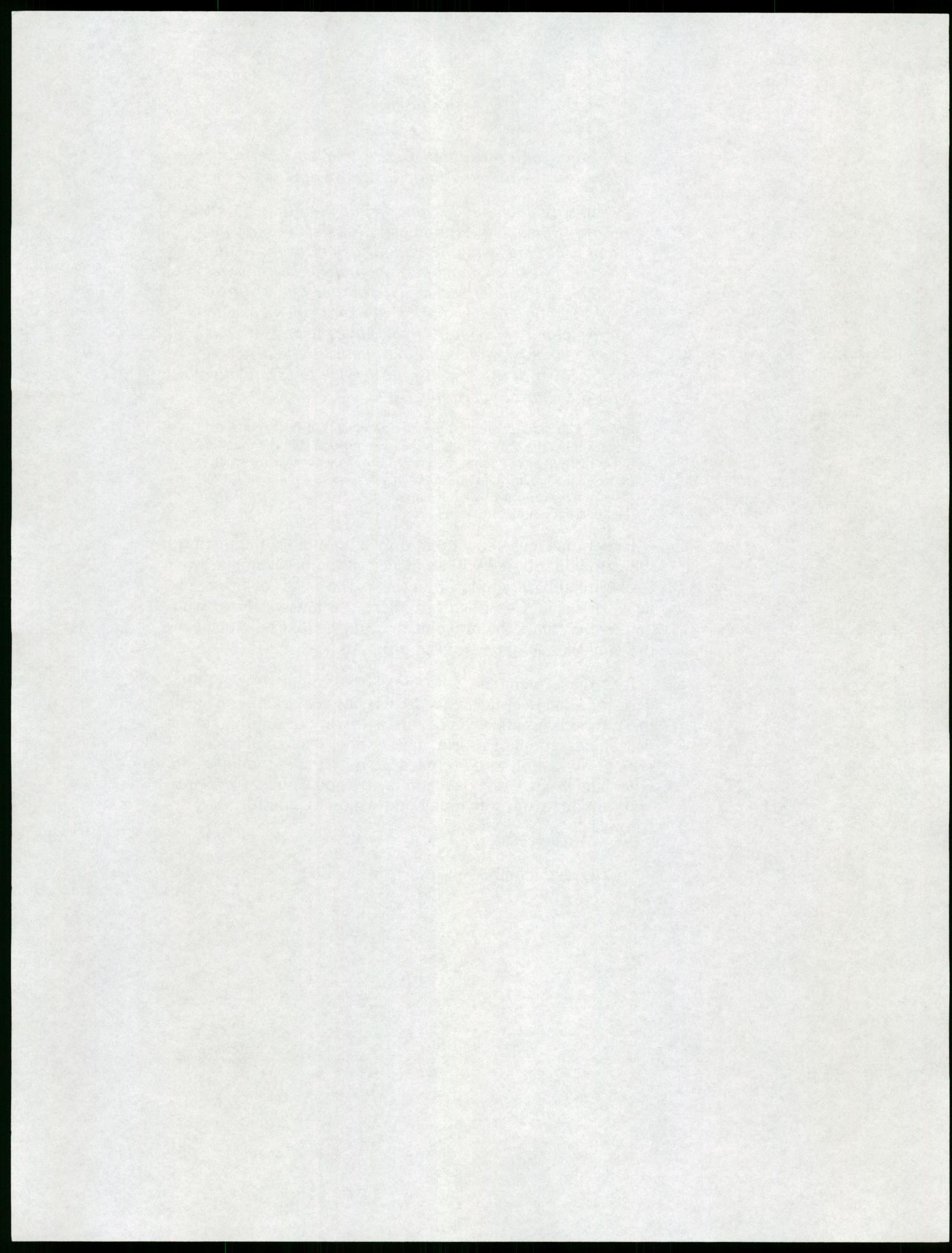
*Note: This same presentation is to be made for three (3) consecutive weeks; the only change in the presentation is in the number of cards that have been turned in. At the close of the three weeks (**Decision Sequence**) do not make any further reference to it. By this time everyone will have made his decision either for or against his personal participation.*

Experience has shown that only a little more than half of the cards distributed will be placed in the offering place on **Decision Sabbath**. Quite often this is the result of forgetfulness, or neglect — however, there are always those who deliberately shirk their responsibility; who take advantage of the anonymous nature of the program.

It is these members who must be brought to a definite decision. The **Decision Sequence** has had remarkable success in accomplishing this. Its beauty is that it does not violate a person's freedom of choice, neither does it invade his sacred area of obligation to God, because only the individual (and God) know what this decision is. It should, however, prevent anyone from remaining anonymously comfortable.

Keys to success:

- Every member an informed member



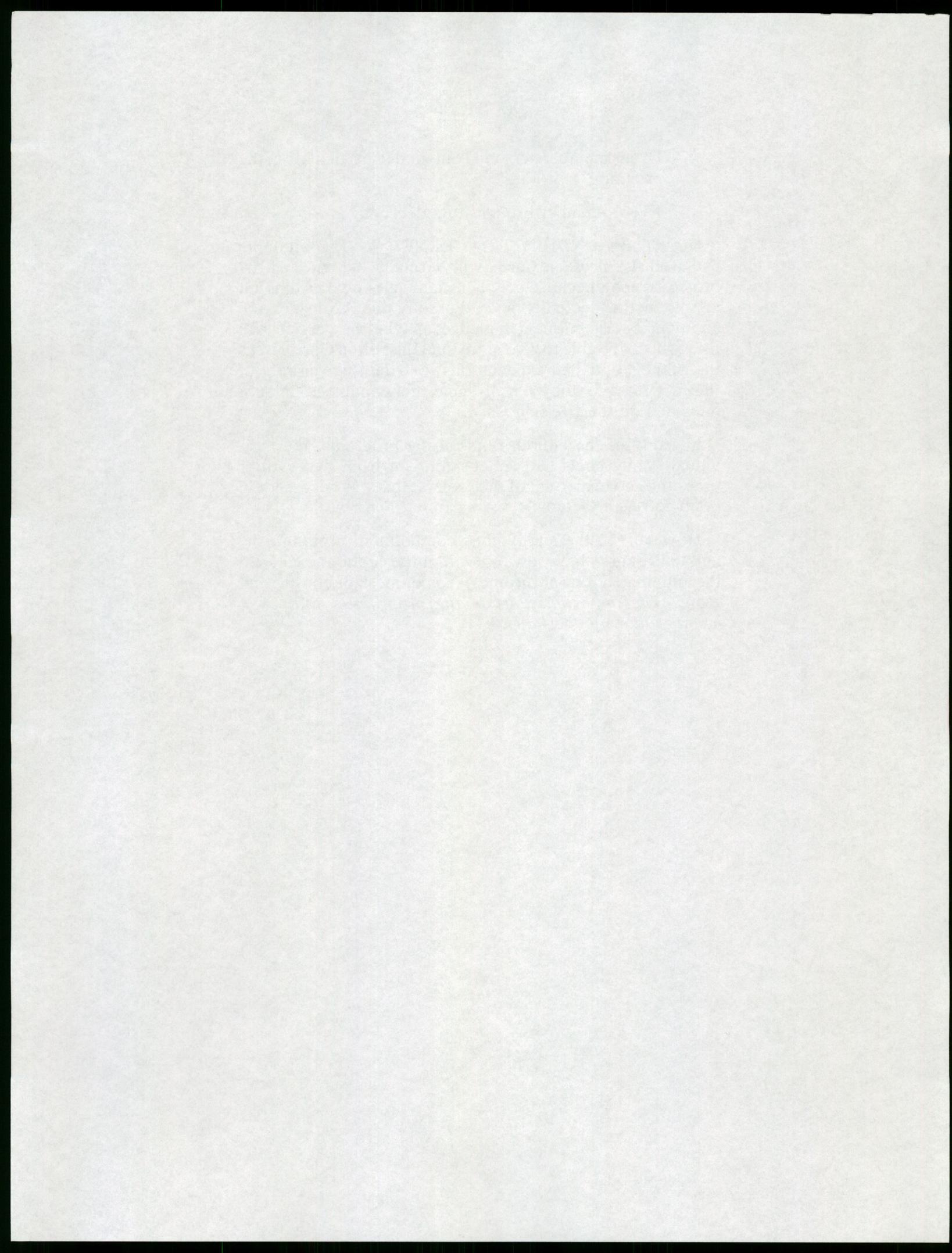
## DECISIONS

- Every member personally invited to participate in the program
- Every member brought to a decision.

**DON'T BE UNDULY CONCERNED** — The amounts listed on the **Decision Cards** will normally fall short of the projected goal, because people usually put down an amount less than they actually give. Possibly they consider the anonymous commitment a pledge; maybe they are fearful they will not be able to give more than this; often God blesses them far beyond their expectations — so they give more. But the fact remains they usually give more than the amount indicated on the **Decision Card**.

In many of the church fund-raising programs, the individual family goals had a “cushion” of from two to four times the actual amount of the project; this was necessary in order to reach the goal.

However, in the anonymous commitment program, the amounts paid in have always (without exception) exceeded the anticipated **Rate of Income** — sometimes doubling it, and more. *The important part in the program is that each member make a decision.*



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# 9

## Principles of Budget Support and Control

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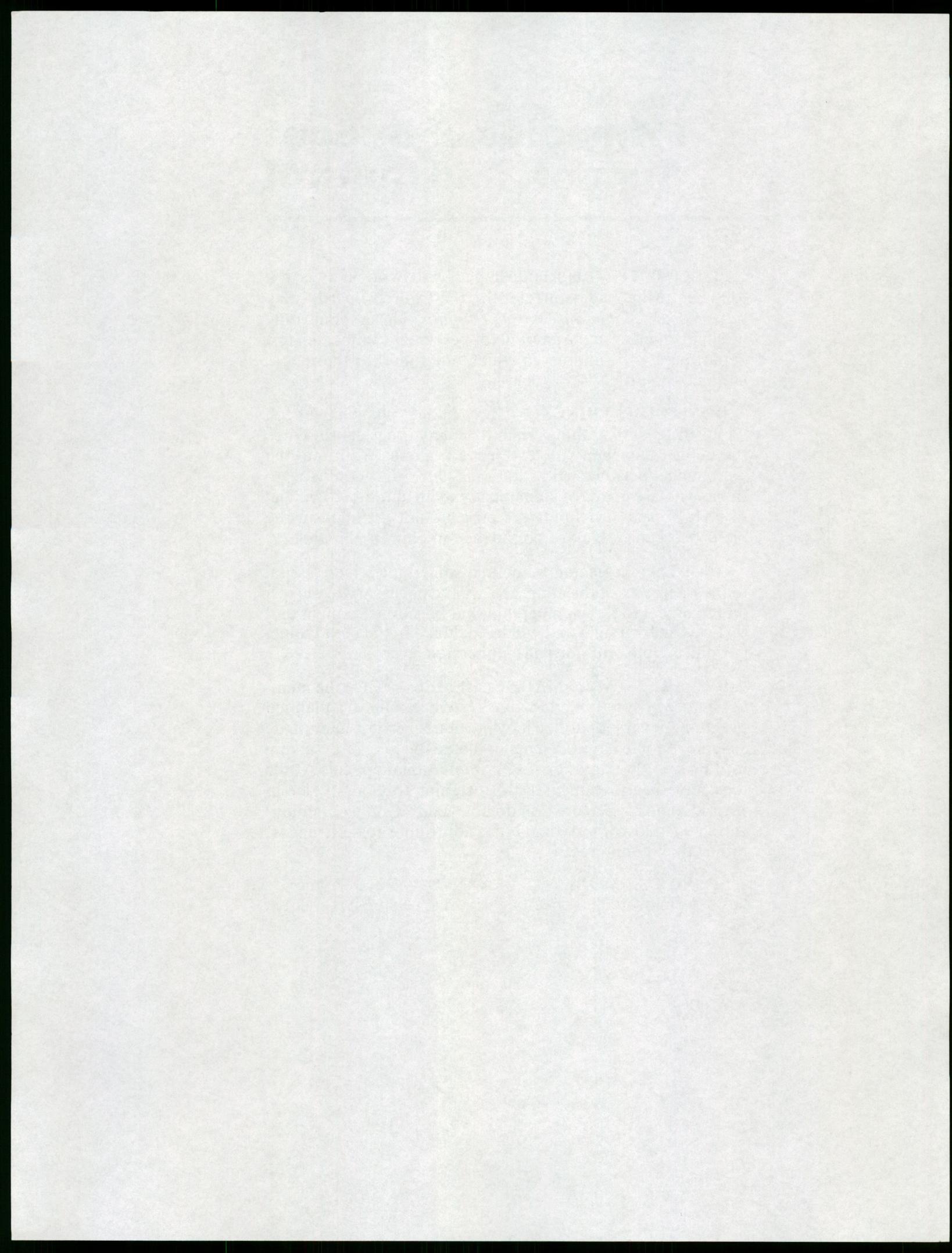
**FOLLOW IT** — No budget plan will work if it is not followed. Minor adjustments, (by the **Church Board**), may be necessary; *but be sure these are minor*. These should only be slight changes in the amount (or percentage) allocated to a department — situations in which one fund has too much; another too little.

**DON'T ADD THINGS** — More budget plans have been wrecked by adding things than from any other cause. Once the budget has been voted — leave it alone. Wait until the next budget period to add additional items. It is confusing to those who are giving systematically to an authorized budget to hear appeals for funds for projects not included in the plan. It breeds a lack of confidence in church planning.

If you have neglected to include something which is vital to the operation of the church, it will be necessary to make a direct appeal to the membership; but be sure to explain that this was an oversight and will be included in the next budget period. People will normally understand.

**BEWARE OF MAN-MADE SCHEMES** — Once the membership has been trained to give systematically to a planned program, never jeopardize it by introducing some man-made scheme. People have been manipulated too long into “giving to things,” “giving to crises,” or emotional appeals. Once they have been reeducated to “listening to God’s voice in their incomes,” be sure you do not “jam” God’s communication system with methods that contribute to selfishness, rather than counteract it.

**SPEND THE MONEY AS PLANNED** — Once the money has been allocated for specific purposes, be sure it is spent in



## PRINCIPLES OF BUDGET SUPPORT AND CONTROL

this way. If, in some rare instance, it appears advisable to apply it in some other way, be sure this is brought before the **Church in Business Session** for approval. A strong majority will indicate if the proposed change is a wise and valid one. To be on the safe side, put the proposed change in writing; provide a place for the donors to sign their names authorizing the change.

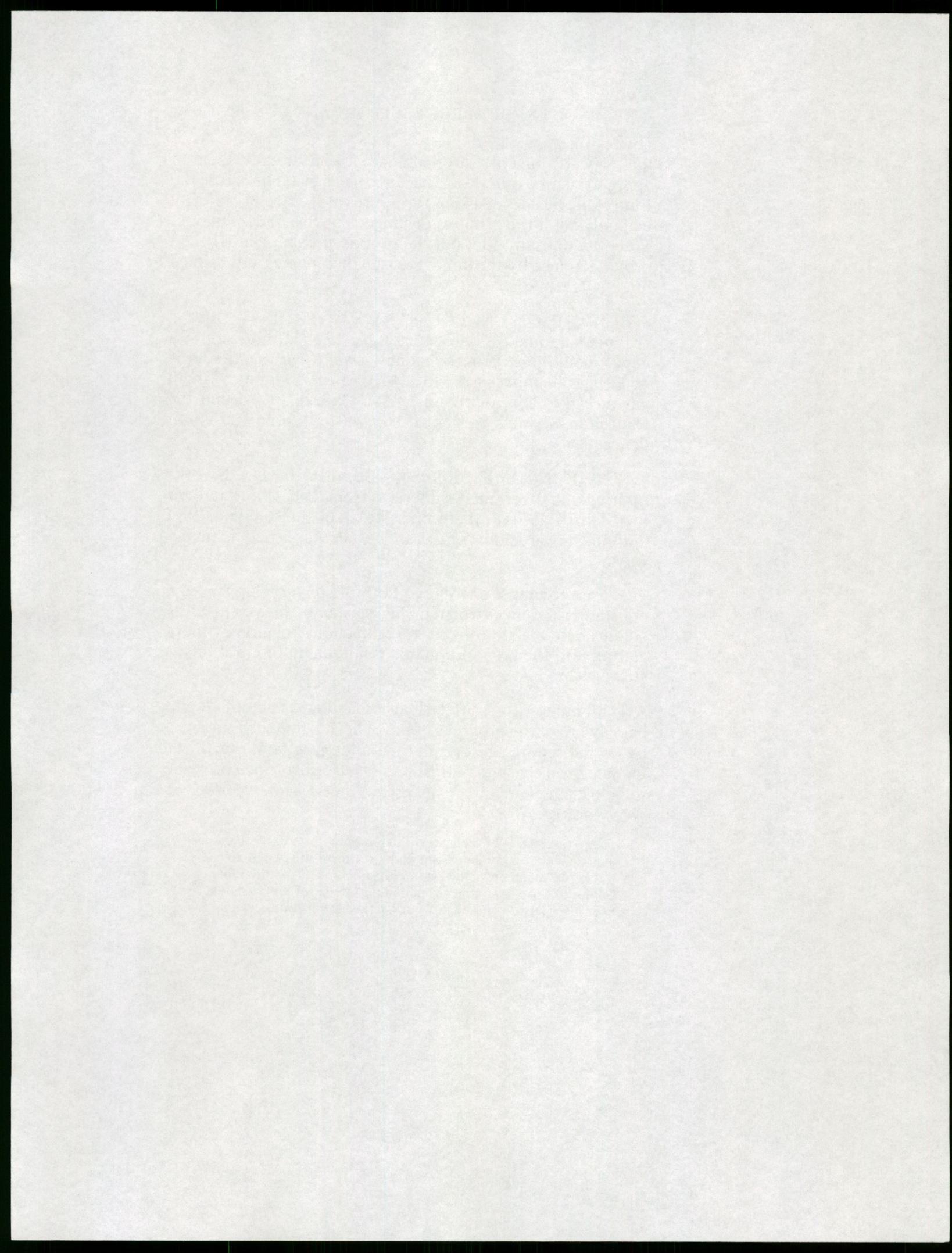
**BEWARE OF UNNECESSARY CONTROL** — Once a specified amount (or percentage), has been authorized for a department, give them the money — *let them spend it*. It is irritating and unnecessary to have to “beg” for money which has already been approved by the **Church Board** and the **Church in Business Session**. It is a waste of time and confidence.

**IF THE INCOME DROPS** — Because the Devil works untiringly to divert men’s interests from God’s work to their own selfish desires, there must be a constant education in faithful stewardship. This can be accomplished in many ways.

The pastor must encourage faithful stewardship through constant references to it in his sermons, prayer-meeting studies, etc. It is difficult to talk about religion without getting into the area of a man’s relationship to God; this is stewardship.

The **Finance Committee Chairman** should keep the members aware of the progress of the church’s financial program by verbal reports, inserts in the bulletin, letters, etc. If the income drops in spite of this, increased efforts must be made to help each member see the greater need — *the need of the giver to give*.

**Suggestion:** One church stewardship secretary carried on an aggressive program in his church by setting aside one night each week for member-visitation. With a member of the **Finance Committee**, he was able to make an average of six visits each evening. They discussed the work of the church, answered ques-



## PRINCIPLES OF BUDGET SUPPORT AND CONTROL

tions; shared the beauties and benefits of Christian stewardship. The results were outstanding.

**IF THE DROP IN INCOME PERSISTS** — If, in spite of everything the **Pastor** and the **Finance Committee Chairman** can do, the income does not consistently match the needs of the budget, consider these possibilities:

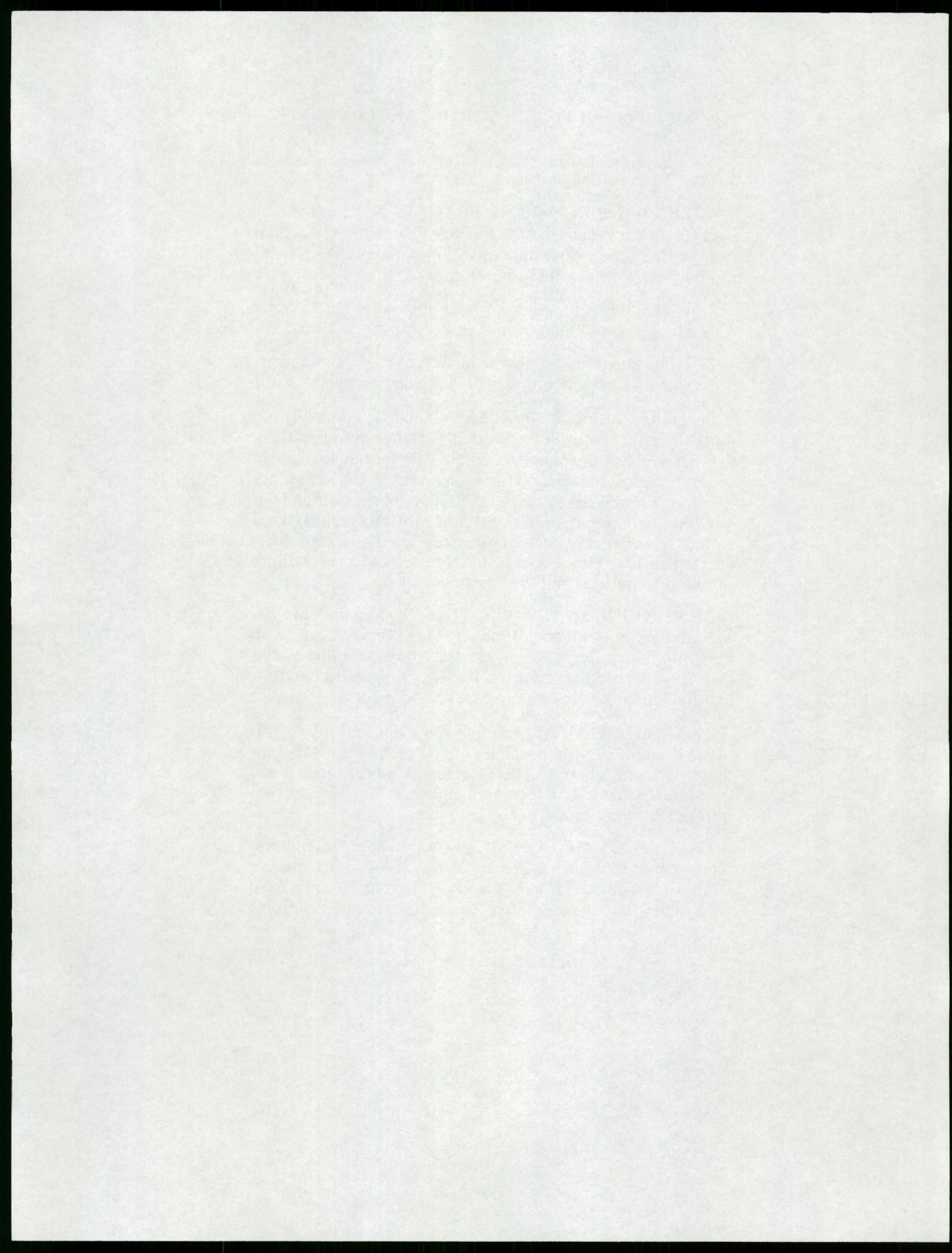
1. Is the budget too high for the potential of the church? Have recent changes in membership caused this?
2. Is the budget too high for the interests of the membership? (A person will support anything he believes in.)

In the first instance, the budget should be adjusted to a more realistic figure. In the second, call the **Church in Business Session**; ask the members where cuts should be made in order to bring the budget into balance. If this does not generate a renewed interest in the affairs of the church — it wouldn't help to raise additional funds (by any means); God cannot bless the results of pressure methods, nor half-hearted efforts. This would be the time to hold a revival; the problem is spiritual rather than financial.

**CONTINUING MEMBER CONTACT** — Membership visitation does not end with **Contact Week**; there must be an on-going follow-up program, enlisting those members who may have been absent during that week (vacations, etc.), and new members (new converts and transfers).

The **Church Clerk** will provide the **Chairman** of the **Finance Committee** with the names of new members as they are taken into the church. The **Contact Membership** list will provide the names of regular members who were absent during the initial phase of the program.

**FREQUENCY OF CONTACT** — (1) Regular members, who were absent during **Contact Week**, should be visited as soon as possible. (2) New members should be contacted within the *first quarter* after becoming members. (Don't



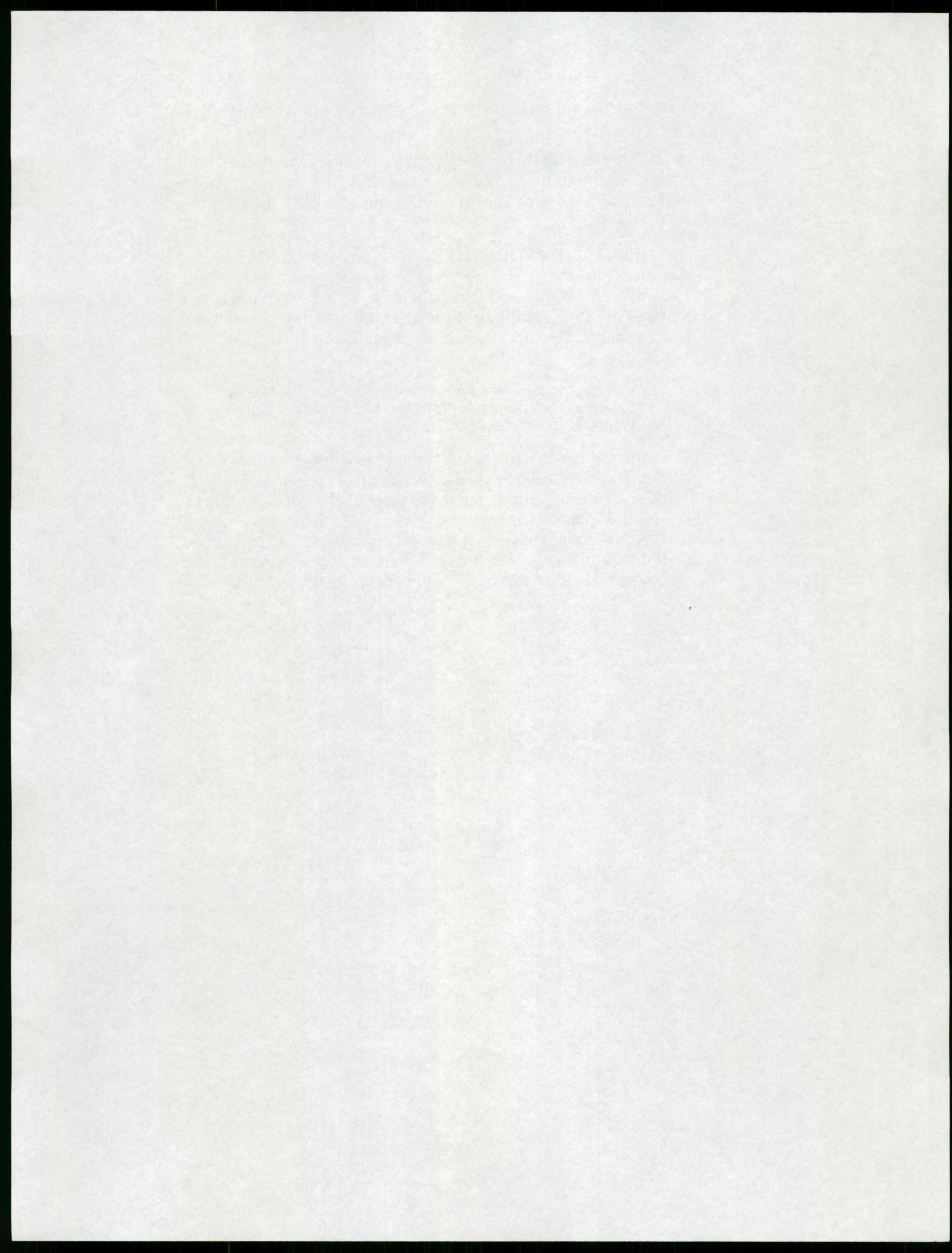
## PRINCIPLES OF BUDGET SUPPORT AND CONTROL

hesitate to visit them. They will appreciate your interest and the information you bring, along with the opportunity to become a part of the church family through their active participation.)

**CONTACT PROCEDURE** — This is the same as in the initial phase of the program: (1) explain the plan (leave a copy in the home), (2) invite their assistance, (3) explain the need to establish a **Rate of Income**, and (4) explain how they can make their decision; how to record it on the **Decision Card**.

**Caution:** In the follow-up *do not* use the three-Sabbath **Decision Sequence**, i.e., referring to the number of cards left in the home versus the number turned in.

Remember, a person will support anything he believes in; the importance of the contact is to bring him to a decision. If the church isn't interested in the giving habits of its members — the Devil is — and will make the most of the opportunity. It is a principle that giving and spirituality go hand in hand — individually and collectively. This is an area which must not be neglected; it must be of vital concern to every Christian.



# 10 Procedure Forms

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## MEMBERSHIP

(List names alphabetically — list only active members;  
check when contacted)

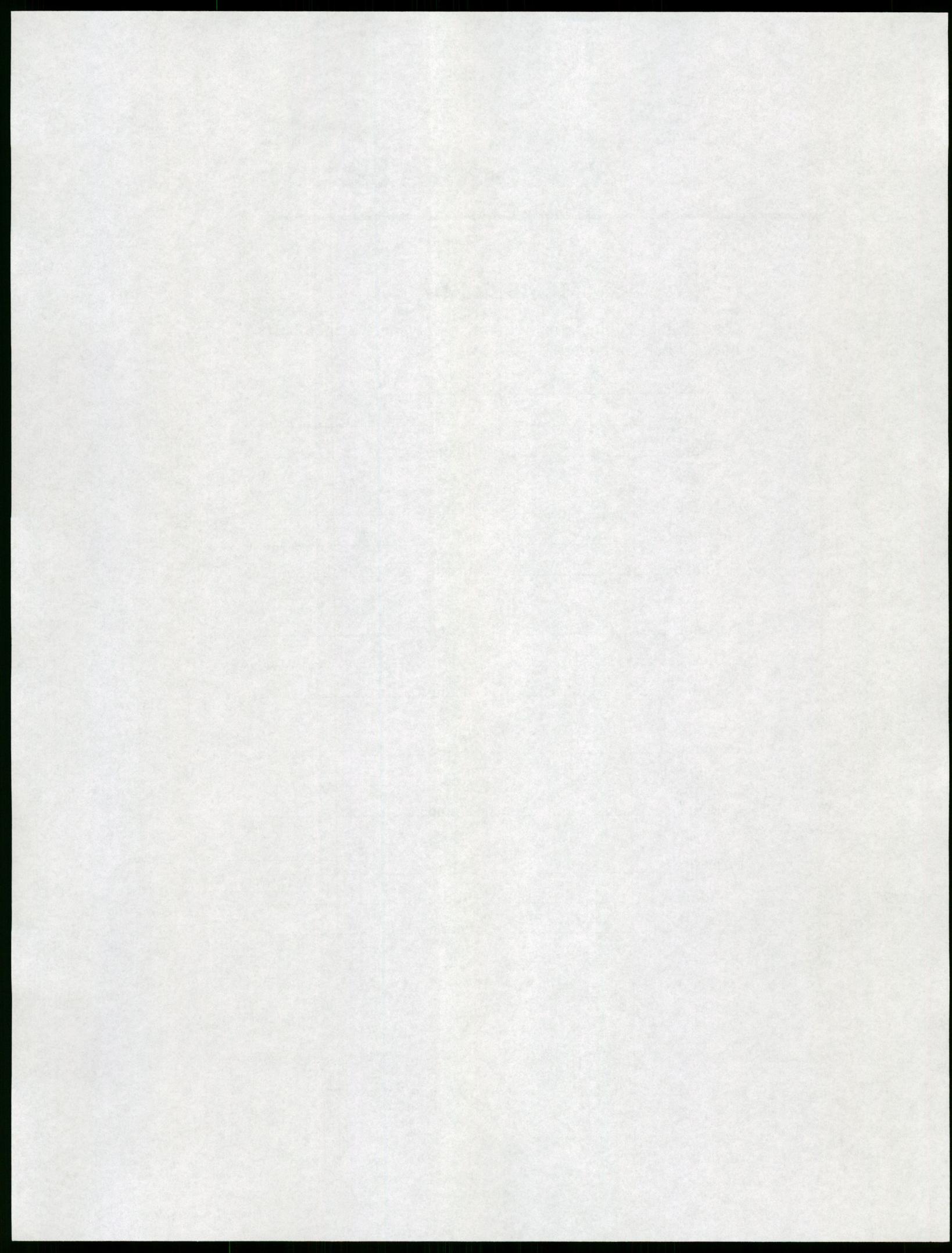
Name \_\_\_\_\_  Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_  Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_  Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_  Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_  Name \_\_\_\_\_  
Address \_\_\_\_\_ Address \_\_\_\_\_  
Phone \_\_\_\_\_ Phone \_\_\_\_\_



# FINANCE COMMITTEE

## BUDGET REQUEST

### Housing

Payments (Rent)	\$ _____
Insurance	\$ _____
Electricity	\$ _____
Gas (Oil)	\$ _____
Sewer, Water, Garbage	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
	\$ _____

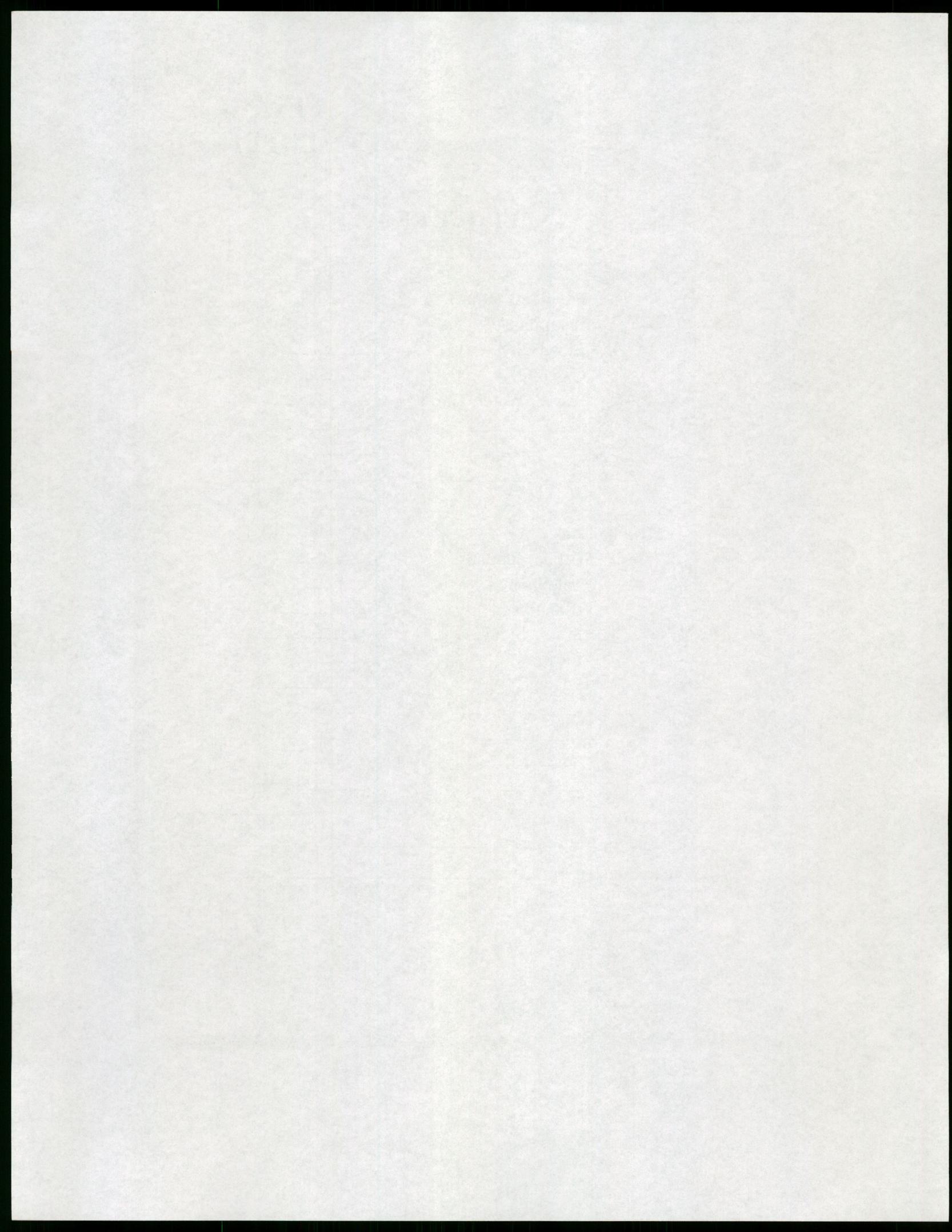
### Miscellaneous

Office Supplies	\$ _____
Telephone	\$ _____
Bulletins	\$ _____
Music Fund	\$ _____
Flowers	\$ _____
Postage	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

(FINANCE COMMITTEE CHAIRMAN)



**ELDERS**

**BUDGET REQUEST**

**Project 1**

\_\_\_\_\_  
Estimated Cost                    \$ \_\_\_\_\_

**Project 2**

\_\_\_\_\_  
Estimated Cost                    \$ \_\_\_\_\_

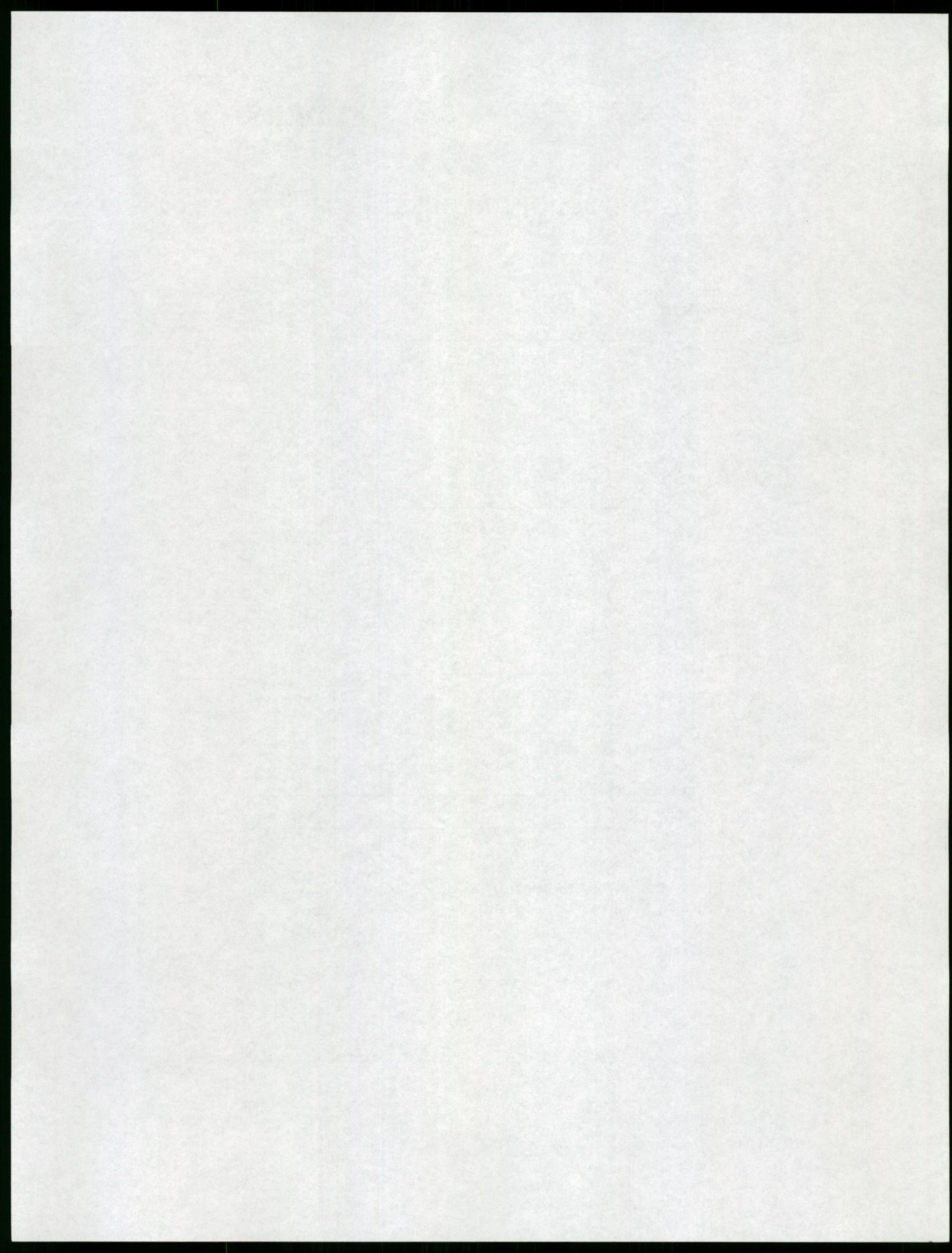
**Project 3**

\_\_\_\_\_  
Estimated Cost                    \$ \_\_\_\_\_

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

(Please complete this form by \_\_\_\_\_ 19\_\_\_\_ and  
return to the Finance Committee)



# DEACONS

## BUDGET REQUEST

### Custodial

Building	\$ _____
Grounds	\$ _____
Workmen's Compensation	\$ _____
Equipment Maintenance	\$ _____
Equipment Repair	\$ _____
New Equipment	\$ _____
Building Repairs	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

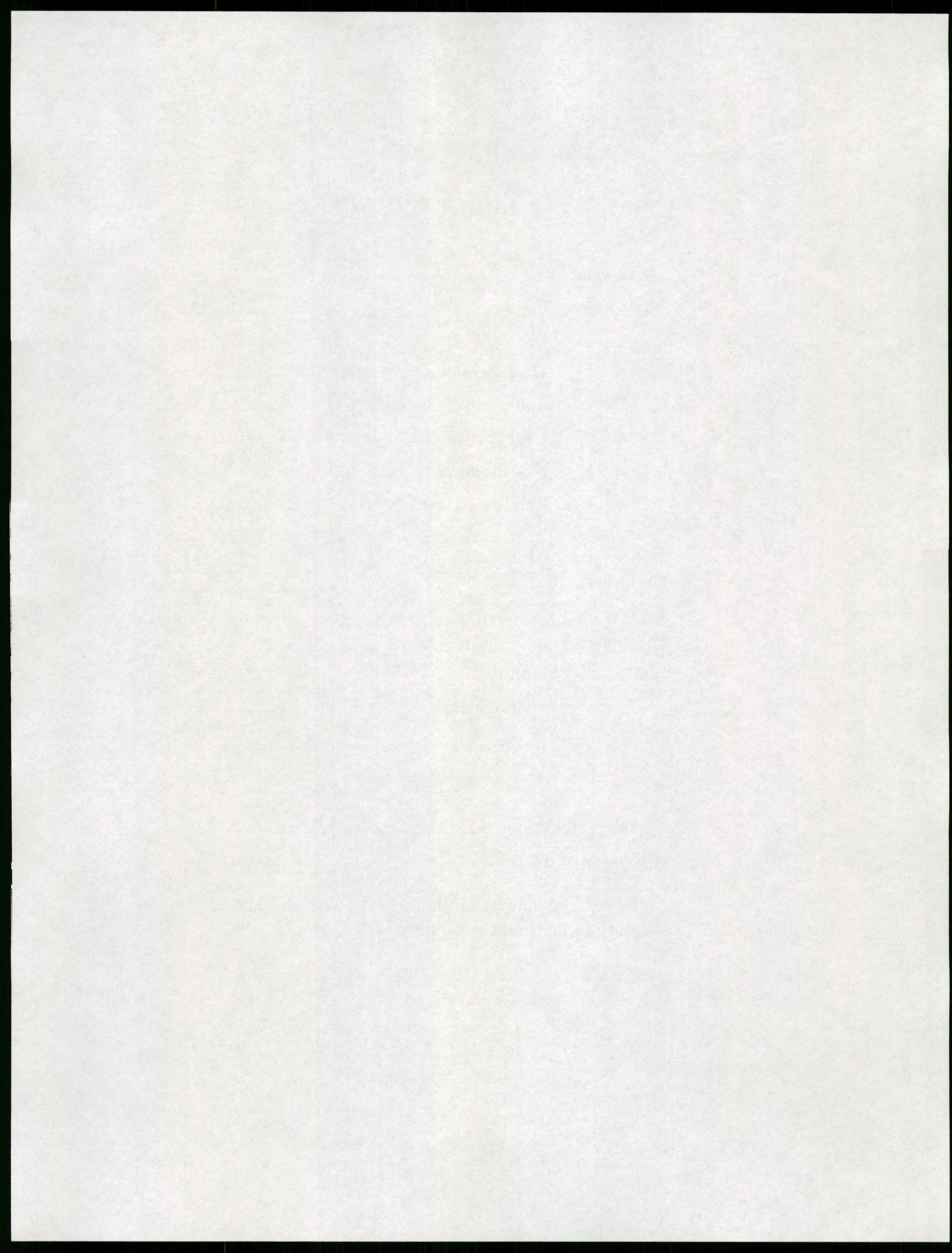
### Supplies

Janitorial	\$ _____
Miscellaneous	\$ _____
_____	\$ _____
_____	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

(Please complete this form by \_\_\_\_\_ 19\_\_\_\_ and  
return to the Finance Committee)



# SABBATH SCHOOL SUPERINTENDENT

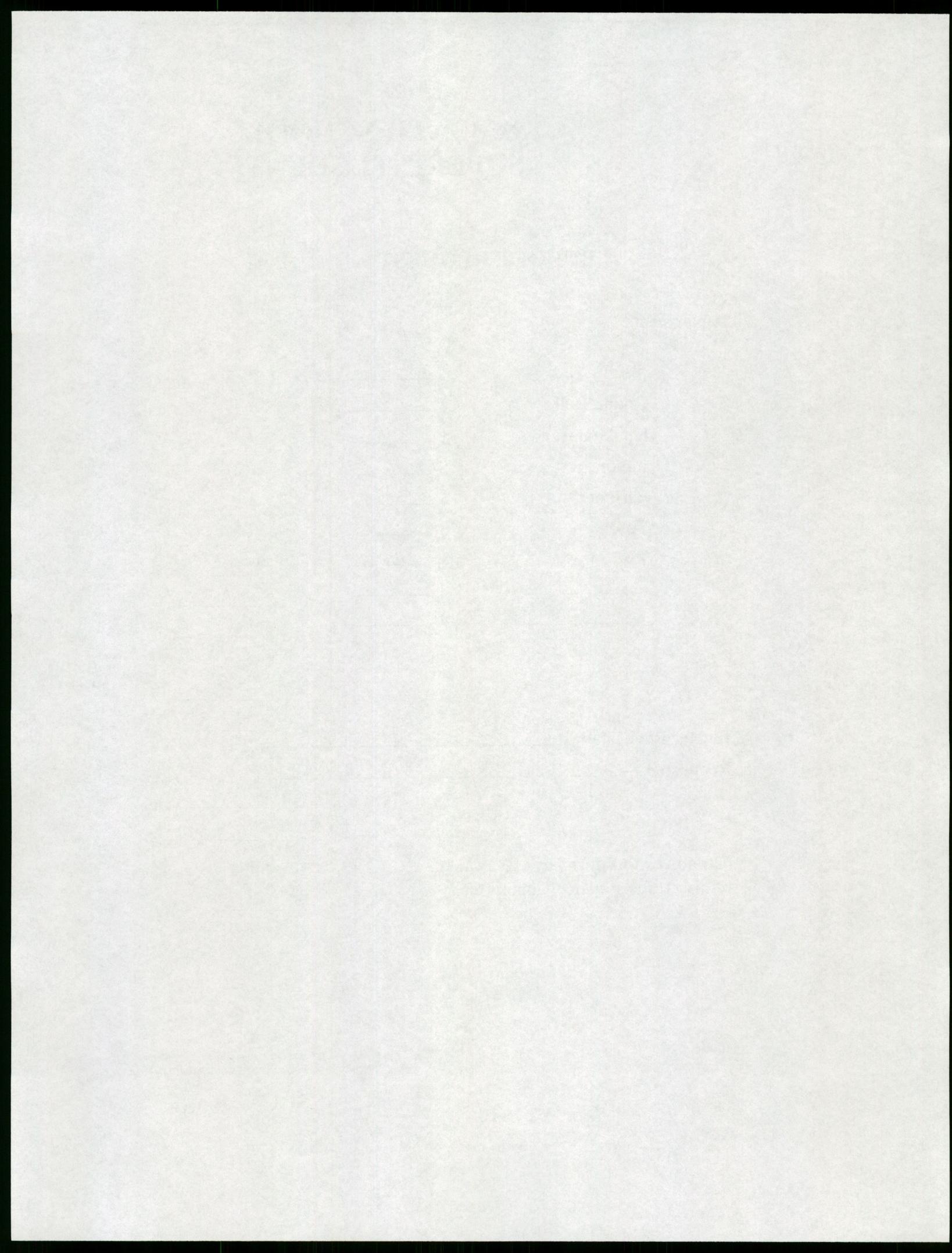
## BUDGET REQUEST

**Departments:**

Adult	\$ _____
Cradle Roll	\$ _____
Kindergarten	\$ _____
Junior	\$ _____
Earliteen	\$ _____
Youth	\$ _____
VBS	\$ _____
_____	\$ _____
_____	\$ _____
	\$ _____

Budget Requested \$ \_\_\_\_\_  
Requested by \_\_\_\_\_

(Complete this form by \_\_\_\_\_ 19 \_\_\_\_ and  
return to the Finance Committee)



## BUDGET REQUEST

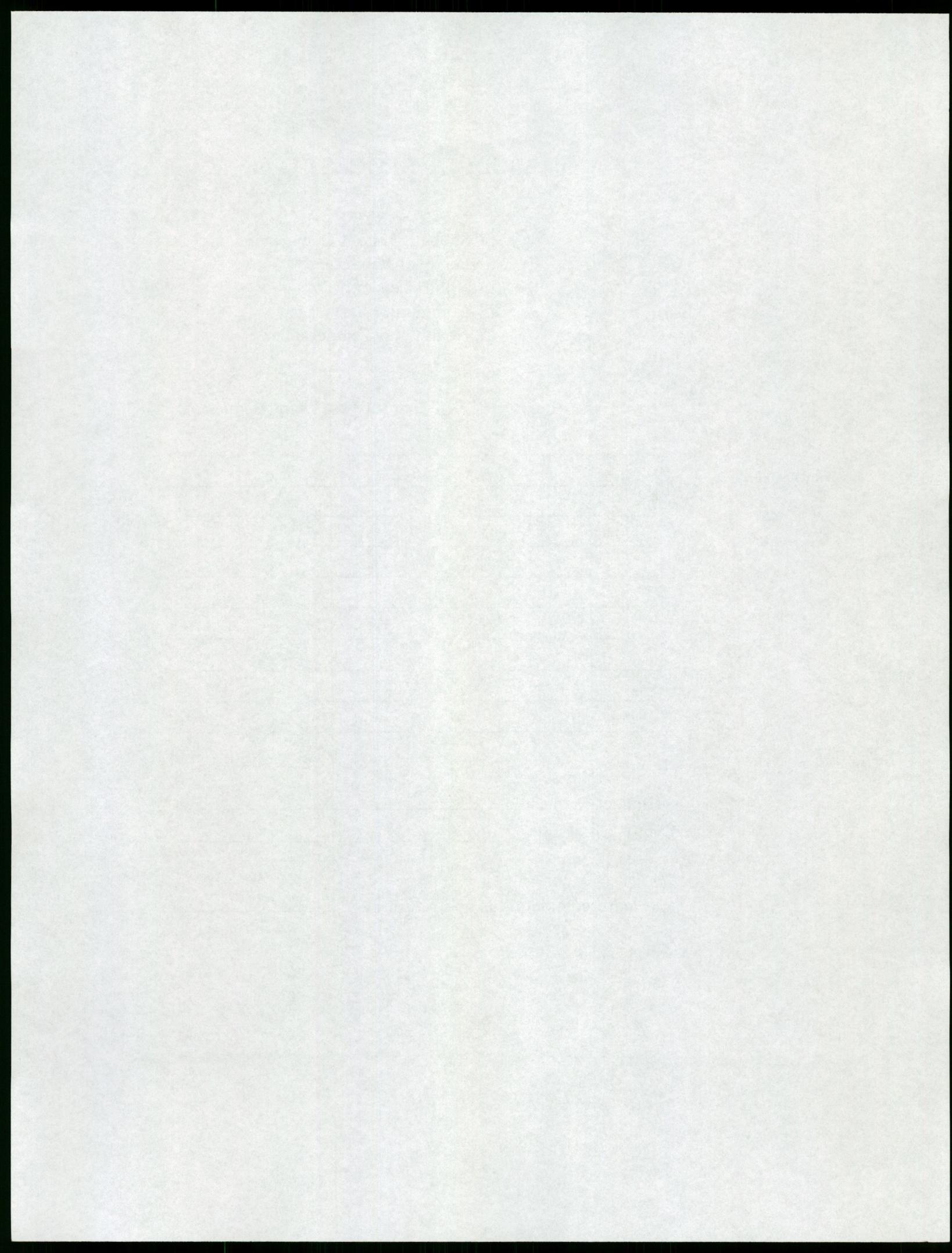
- Sabbath School Department
- Personal Ministries
- Youth Leader
- Community Services
- Health and Temperance

Items	Spent Last Year	Requested
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

(Please complete this and return by \_\_\_\_\_ 19 \_\_\_\_\_)



# SCHOOL BOARD

## BUDGET REQUEST

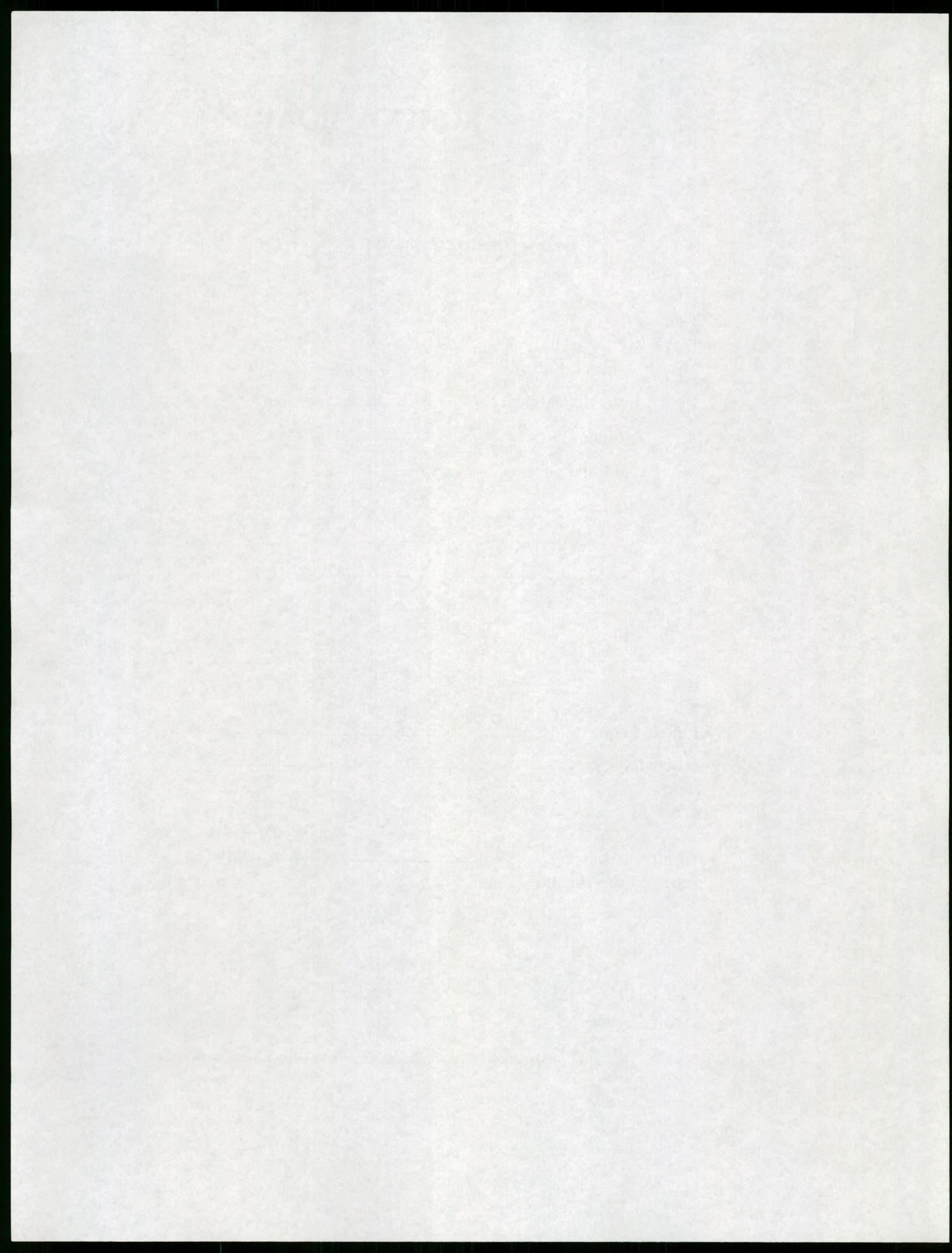
**Items:**

Church Subsidy	\$ _____
Worthy Students	\$ _____
Repairs	\$ _____
Maintenance	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
	\$ _____

Budget Requested \$ \_\_\_\_\_

Requested by \_\_\_\_\_

(Complete this form by \_\_\_\_\_ 19\_\_\_\_ and  
return to the Finance Committee)



# FINANCE COMMITTEE CHAIRMAN

## CHURCH BUDGET

Period from \_\_\_\_\_ 19\_\_ to \_\_\_\_\_ 19\_\_

Department	Requested	Approved
Church (Administrative)	\$ _____	\$ _____
Church (Maintenance)	\$ _____	\$ _____
Church (Expansion)	\$ _____	\$ _____
Sabbath School	\$ _____	\$ _____
Personal Ministries	\$ _____	\$ _____
Community Services	\$ _____	\$ _____
Health and Temperance	\$ _____	\$ _____
Church School	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

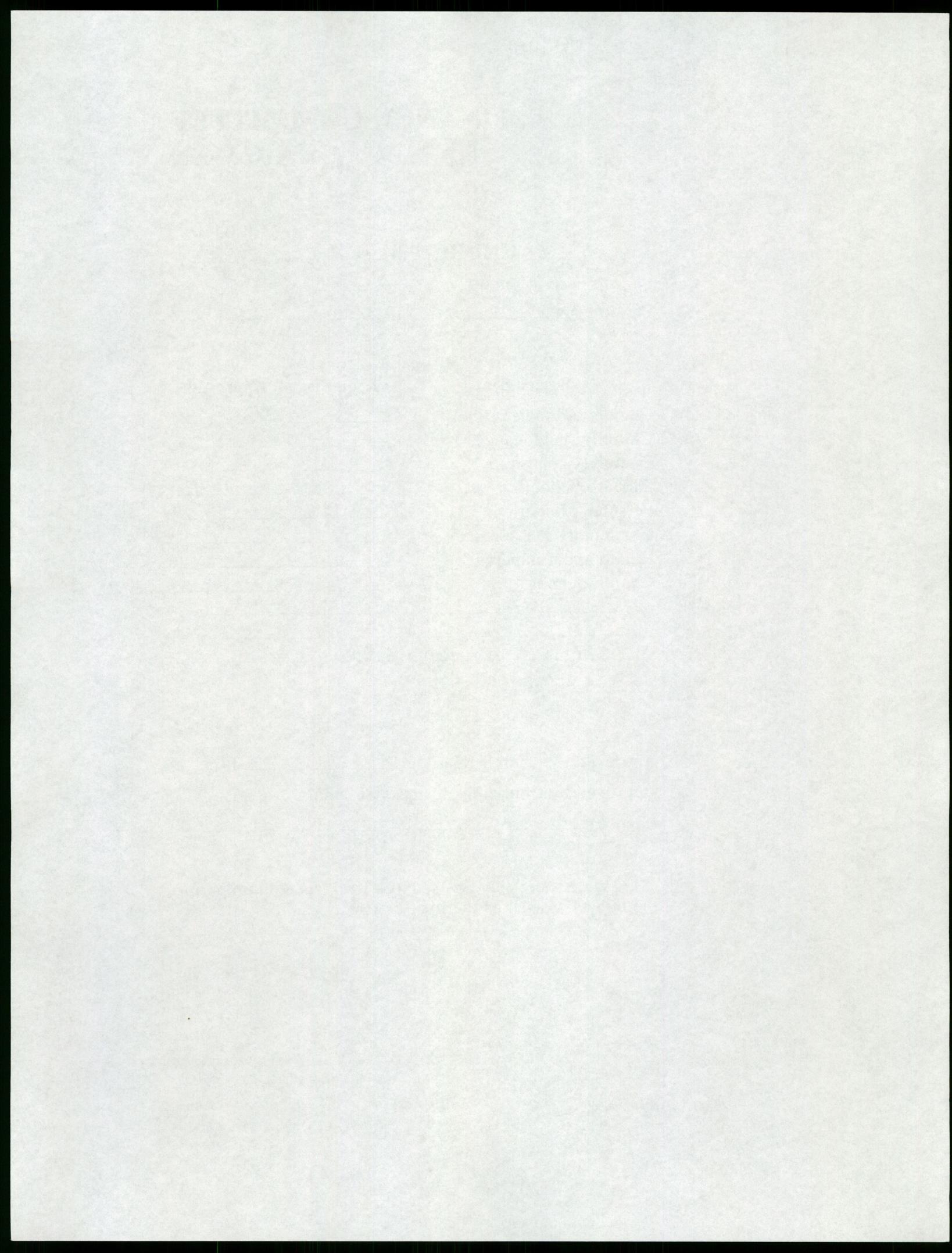
Approved by Church Board \_\_\_\_\_ 19\_\_

Approved by Church in Business Session \_\_\_\_\_ 19\_\_

(Signed) \_\_\_\_\_

FINANCE COMMITTEE CHAIRMAN)

(This same sheet may be used as a work sheet in preparing the budget as well as the final draft)



## CONTACT CARD

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_

Contacted \_\_\_\_\_ Yes \_\_\_\_\_ No

If not, why? \_\_\_\_\_

Visitor \_\_\_\_\_

## MY DECISION

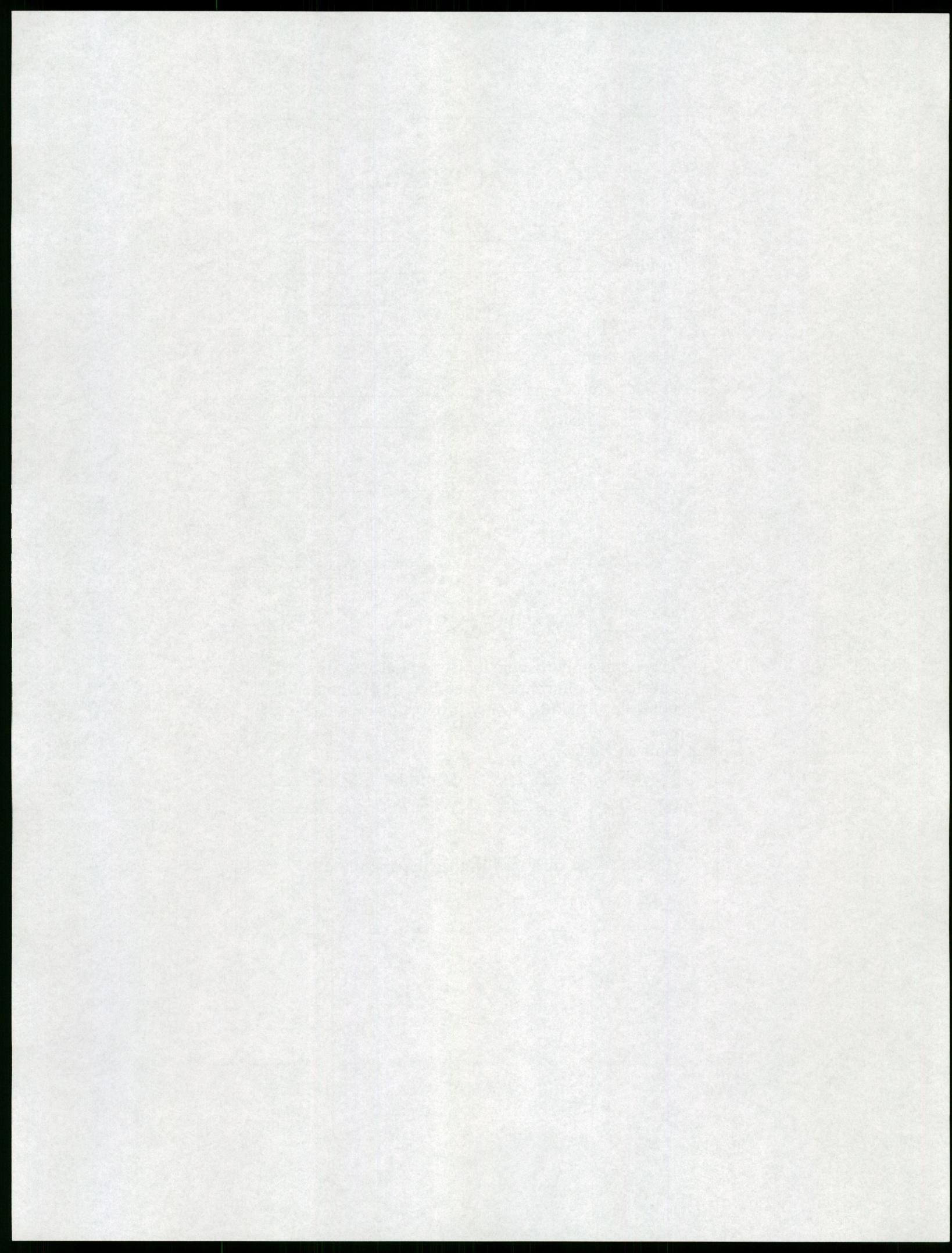
I recognize my responsibility to God as a steward and to His church as a member. If He makes it possible, I plan to do my proportionate share.

### Church Budget:

Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_

(Other) \$ \_\_\_\_\_ When? \_\_\_\_\_

(Please place this card in the offering plate)



## MY DECISION

I recognize my responsibility to God as a steward and to His church as a member. If He makes it possible, I plan to do my proportionate share.

### Church Budget:

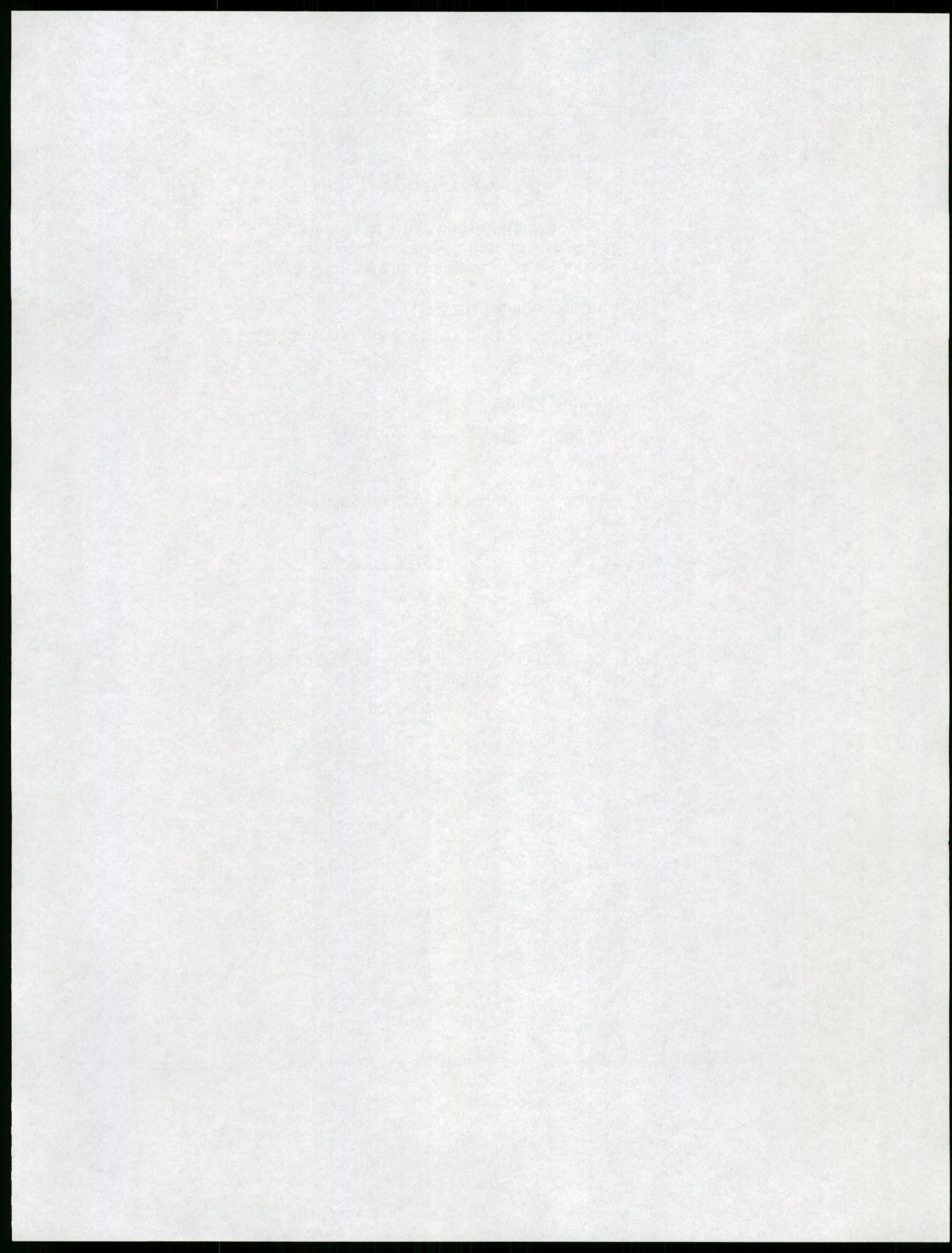
Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_  
(Other) \$ \_\_\_\_\_ When? \_\_\_\_\_

### Building Fund:

Weekly \$ \_\_\_\_\_ Monthly \$ \_\_\_\_\_  
(Other) \$ \_\_\_\_\_ When? \_\_\_\_\_

(Please place this card in the offering plate)

Note: Personal Giving Plan (PGP), or Debt Reduction may be substituted for Building Fund.



# 11

## Educational Aids

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### BOOKS:

*I Work for God*  
*God and Man Unlimited*  
*Principles to Live By*  
*Money and the Christian*

### AIDS:

*Briefly Speaking*  
*The House of God*

(Order these items from your conference stewardship department)

