

Before Talking to the Church about the Deficit

What do church leaders do when the church is experiencing a deficit? Finance teams compare monthly congregational giving to church expenditures and become concerned. They note that the church is running “in the red” or soon will be. They decide to tell the congregation that the church needs more money and appoint a member of the team to make an appeal during worship.

Is this an effective strategy? The answer is “yes” and “no”. As faithful stewards of God’s gifts, church leaders consistently say “yes” to financial transparency. However, leaders who are sensitive to today’s generosity culture say “no” to a simple we-need-more-money appeal.

There was a time, in the early 1900’s, when a church deficit would be addressed by a direct request. The treasurer might approach a few members of the congregation after worship and ask them to give a few more dollars to cover what was needed. By the mid-1900’s many churches were holding annual pledge campaigns. Members dutifully committed a specific amount of money to support the church’s budget. Why? It was an expectation that members give.

Decades have passed and so has the expectation that all will give to support the ministries of the church. While there are some members who will respond generously to appeals to cover a deficit, most desire to hear something more. Congregation members want to know that their gifts will make a difference in the lives of God’s people. They want to know Christ more deeply and be part of a compelling ministry that proclaims the Good News.

If your church is experiencing a deficit, consider the following.

First, think beyond the immediate need. What are the faith reasons that people in your congregation give? Do they give as an act of thanksgiving to God? An act of hope? As a spiritual discipline? Faithful generosity is a response to our relationship with God. Ask: What does our church do to teach about faith practices? As one pastor says, “Lack of generosity is not an information issue; it’s a discipleship issue.”

Second, create an annual plan that includes regular preaching and teaching about faithful generosity. Develop and calendar intentional moments in worship that celebrate and witness to generosity. Financial leaders, commit to conducting an annual financial review and consider a “generosity audit” of the congregation’s giving practices.

Finally, after your finance team has made a generosity plan for the year, and has determined that an immediate appeal is necessary, plan carefully. Ask each team member to share the faith reason that they are financially generous with the church. Based on that conversation, determine who will speak. Consider the most effective ways to share with the congregation. Will the message be during worship, video recorded or written?

A compelling message will contain these components:

Personal witness. The speaker tells his/her story of faithful giving. Why do they give and what difference has it made in their life?

Mission/Vision for the church. The speaker shares how the church has historically lived out its mission and how it intends to do so into the future. This can be with specific examples.

Invitation. The speaker invites congregation members to join them personally in faithful generosity, considering an increase in giving. Note: If the entire Finance team has agreed to respond generously to the appeal, share that as well.

Thanksgiving and Words of Hope. The speaker gives thanks for the faithful who support the Body of Christ by their generosity and offers a hopeful vision for what God can do through the church.

If you would like more information about creating a culture of generosity, conducting a generosity audit or crafting stewardship messages, contact Rev. Dr. Sherry Parker-Lewis, Sr. Director of Church Relations.