

Congregational Money Talk: How, Who and Where

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There are two important ways
money should be talked about
in your congregation.



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With each way - the how, who and where change

Financial management



1. The congregation's budget
2. The role of the council
3. Cash flow and bills
4. Take good care of the money

With one exception this takes place behind the scenes

Public talk about money



The focus is on:

1. Scripture
2. Discipleship
3. Mission and ministry

What if we get this wrong?

Jesus' message

- "Where your treasure is, there your heart shall be also."
- "You cannot serve God and money."
- Rich young ruler
- Zacchaeus

Our message (too often)

- Our expenses are up
- We have bills that we cannot pay
- It's December and we haven't paid any benevolence yet.

Financial Management Money Talk

Stewarding that which has been entrusted into the congregation's care

- "Stewardship" in the development world
 - Stewarding current gifts
 - Stewarding previous gifts

Stewarding Current Gifts

- Budget development and monitoring
 - Missional plan – “What does God have in store for us?”
 - Role of the council/session
 - Role of the congregation
 - Monitoring the budget
 - Role of the council/session
 - Role of the congregation

Stewarding Current Gifts

- Financial reports for council/session
 - Make sure everyone understands these
 - Send reports out ahead of meeting along with packet of materials
 - Leaders should ask specific questions of members before the meeting
 - Use history to develop income and expenditure monthly expectations

Stewarding Current Gifts Take Good Care of the Money

1. Have systems in place that do not trust good people to make good choices
2. Allow no one to handle cash alone
3. Have someone reconciling bank accounts who isn't signing checks
4. The larger the congregation, the more important an annual professional audit becomes
5. For smaller congregations – how about trading auditors?
6. Don't ever play the market in the hopes of growing available funds

Stewarding Previous Gifts

- Care for buildings and grounds
 - Consider this as not only a stewardship but also an evangelism issue
 - Don't expect everything to last forever – plan for and save for repairs/upkeep
 - Learn from lay business leaders here
- The congregation's Endowment Fund
 - The importance of professional money management
 - Focus on new gifts, not investment strategy

Public Talk about Money



Public money conversations in the church should focus on the intersection of faith and finances.



Public money conversations in the church should focus on the intersection of generosity and the congregation's mission.

Some Opportunities for Public Money Talk

In worship –

- Sermons
- Talks in worship (temple talks)
- “Thanksgiving Moments”

Elsewhere –

- Money autobiography
- Group book discussions

Some Opportunities for Public Money Talk

Make sure your Annual Stewardship Response Program focuses on “public money talk” not “behind the scenes money talk”

- The intersection of faith and finances
- The intersection of generosity and the congregation's mission

Talk about money in two distinct ways

- Financial management
 - Public talk about money
1. When financial management becomes the public talk about money, it will overpower faith-filled money talk every time.
 2. Do each very well.
 3. Keep each in its proper place.

Talk about money in two distinct ways

Financial management



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Public talk about money



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Each is very important!
Do everything you can to keep these two distinct!