

The stewardship opportunity

There's a budget shortfall. What's the congregation going to do?

by [Carol Howard Merritt](#) in the [September 14, 2016](#) issue



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Throughout its 100-year history, First Church leaders had employed various strategies to provide adequate income for its ministries. Years ago, for example, the congregation shared its pastor with other congregations. At another time, the church owned a house for the pastor, and farmers supplemented the pastor's salary with gifts of garden vegetables and chickens.

Then, during a real estate boom, the church sold the parish house. It made sense, because pastors needed the equity of home ownership as they moved toward retirement. The church used the money to start an endowment, which grew as the stock market grew. People contributed to it throughout the years.

But the 2008 economic crisis was a wake-up call. Until then the endowment had kept growing, and the congregation had never dipped into the principal. Leaders relied on investments to sustain the church's budget and didn't worry too much about members' stewardship. But with a volatile stock market, the steady growth they had enjoyed came to an end, and they were forced to look at their budgets and resources differently.

Recovery after 2008 was slow. Older members died, and the loss of income made the church realize how generous these people had been. Younger members could not always give at the same rate their elders did. So the leaders prayed for guidance and studied the budget's line items. They were open to the Spirit's movement and the possibility that the crisis could be an important opportunity for them.

Through prayer and discernment, First Church realized that the congregation's ministry had been focused inward—it maintained buildings, protected endowments, and cared for members. While this was important work, people had neglected the call to stretch themselves in new ways. It was only when they could no longer keep doing business as usual that they looked outward.

They began exploring ministry possibilities, including building better relationships with their neighbors. Just as they did when the era of the itinerant minister ended, or when the coop of chickens was no longer needed, First Church members recognized that they were moving into a time when "protecting their investments" could no longer be the only stewardship strategy.

When a budget shortfall occurs, congregations have the opportunity to look at ministries in a new way. Congregations can do many things to address the deficit—cut expenses, use existing resources in new ways, or find new sources of income.

In these situations, we can begin by asking members to pray that God will guide and lead us—because without prayer we can easily lose sight of the Spirit's work and let our personal financial anxieties take over the process. We can remember our mission and reason for our existence. We can also remember that we have abundant lives, spiritually and otherwise. When we focus only on line-item deficits and

dwindling endowments, we forget how much we actually have.

We can think about stewardship education as a central part of the life of a congregation, rather than one letter mailed to members in October. We can look for budget cuts that can be made. Are there services we no longer use? Can we renegotiate insurance premiums? Is there staff who would volunteer to cut back hours, or, if a position will soon be vacant, can we cover the job in another way?

We can examine our assets and resources. How can we use our building in the most efficient manner? Buildings should not stay empty for most of the week, so we might find ministry partners who will use our facilities.

We can survey our land, and see if a developer could use portions of it to build affordable housing for our neighborhood. If we're in an urban area, we might sell the air rights above our church. Or we evaluate assets and see if our space can be used for a business. Sometimes there are volunteers at the church who are bored with their jobs and would like to use their skills more meaningfully. Could they start a business in the church?

Established churches and new communities can serve as launching pads for neighborhoods and economic development—coffeehouses, bookstores, dog groomers, taffy makers, caterers, restaurants, and publishing companies. They can start classes in English as a second language and provide legal support for immigrants. The new businesses may employ people with developmental disabilities or who were formerly incarcerated.

Using entrepreneurial resources is not new for the church; monasteries have been making everything from beer to bread for centuries. New churches are starting such enterprises, too, although Vera White, coordinator for 1001 New Worshiping Communities (PCUSA), cautions: "Starting a new church is difficult and starting a new business is difficult. You have to be careful that you don't compound the challenges."

Churches all over the country are facing challenges like those of First Church. They are learning to use their land, buildings, and creativity to meet those challenges and find new opportunities.

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