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FOREWORD BY  
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**BUDGETING**

**FOR A**

**HEALTHY**

**CHURCH**

ALIGNING FINANCES  
WITH BIBLICAL PRIORITIES  
FOR MINISTRY

**IX** 9Marks

**A PDF COMPANION TO THE AUDIOBOOK**

ZONDERVAN

*Budgeting for a Healthy Church*  
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# LEADERSHIP

## Budget Discussion Worksheet

Download an editable copy of this form at  
<https://www.9marks.org/budgetresources>.

*Complete the Income, Allocation, and Debt tables. Distribute copies of this worksheet to those responsible for drafting the budget. Compile results to assist with discussion at the beginning of the budget process.*

INCOME	Year			
	20__	20__	20__	20__
Median or average giving per member	\$	\$	\$	\$
Per-member giving growth minus inflation	%	%	%	%
Portion of total giving from top 5% of givers	%	%	%	%
Portion of members not giving	%	%	%	%
Income as % of prior-year income	%	%	%	%

- What are some positive signs of faithfulness in our giving?
- What concerning trends do we see?
- What factors do we think may be driving those trends?

## ALLOCATION OF EXPENSES

	% of Current Budget	Ideal %
Staff		
Admin/Facility		
Programs/Ministry		
Outreach (int'l)		
Outreach (local)		

- Does this allocation seem sustainable over the next five years?
- If not, what will increase, and what should decrease as a result?
- Does this allocation seem wise over the next five years?
- If not, what should increase, and what should decrease as a result?
- How will we go about making these shifts in allocation?

## LINE ITEM REVIEW

- Which line items in the current budget do you find *least* compelling?

Line Item	Amount	Category
1.	\$	
2.	\$	
3.	\$	

- In your opinion, what are the most compelling items that didn't make it into this budget?

Line Item	Amount	Category
1.	\$	
2.	\$	
3.	\$	

- Are there any items in the budget that are unwise or inappropriate, perhaps because we are a church (vs. another civic organization)?
- Which items being considered for the budget will be the most controversial and therefore threatening to the unity of the congregation?

## DEBT

Interest on debt as portion of total spending:  %

Outstanding principle as % of total church assets:\*  %

Assessing our current level of debt: Disagree Neutral Agree

- It is constraining current ministry.
- It will likely constrain future ministry.
- It is impairing our congregation's view of debt.

\_\_\_\_\_

\* Not including the value of the church building, if you own one. I would discourage churches from seeing their building as a saleable asset.



# MISSIONS AND OUTREACH

## Missions/Outreach Scorecard

Download an editable copy of this form at  
<https://www.9marks.org/budgetresources>.

### INSTRUCTIONS

This section condenses this chapter's principles into a scorecard. Clearly, no supported worker or ministry can be condensed into a number. For example, if you don't agree on the gospel, you probably shouldn't fund an opportunity, regardless of what other scores it might get. Instead, this worksheet can help you ask the right questions about the items in your outreach budget. You might follow these steps:

1. Have those who know each ministry best fill out the scorecard, one scorecard for each item in your outreach budget. For each question in the scorecard, evaluate your agreement with each statement on a scale of 1 to 5, with 1 = "don't agree" and 5 = "strongly agree." If one statement doesn't seem important or relevant for a particular opportunity, just cross it out.
2. If you find it useful to summarize this information numerically, you might consider filling out a chart like the one below.
  - Calculate the average of the nonshaded lines for each category (People, Work, etc.) and list it in the relevant box. For example, for J & G Smith, the average "People" score is the average of 5, 4, 5, 4, and 4 = 4.4. For the "Doctrinal Alignment" category, however, average just those items that were not crossed out (5, 5, 4, and 4 = 4.5).
  - For each opportunity, take the average of the shaded boxes on the scorecard and list it as the "Knowledge" score next to that opportunity. For the example shown, this is the average of 5, 4, 4, 4, and 2 = 3.8.

Budget Item	People	Work	Doctrine	Method	Fit	Knowledge
J. & G. Smith	4.4	4.3	4.5	4.7	3.7	3.8
Urban Mission	4.3	3.1	2.0	2.7	3.7	1.7
D. Rodriguez	5.0	4.0	3.3	4.5	3.0	4.4

# Sample Missions/Outreach Scorecard

Download an editable copy at <https://www.9marks.org/budgetresources>

Individual or ministry name: J. & G. Smith

Amount requested for budget year: \$10,000

Church point person: Richi Brown

## PEOPLE (if supporting an organization, leadership of that organization)

Could serve as a lay leader in our church.	5
We would happily hire as a pastor in our church.	4
Faithful in taking advantage of opportunities for ministry.	5
Personal ministry is accompanied by evident fruitfulness.	4
This person is a leader/influencer of others.	4
<i>As a church, we know this person well (life, doctrine).</i>	5

## WORK

Work has clear connection to the Great Commission.	5
Work is about establishing/strengthening the local church.	5
High potential for this work to be an example for others.	3
<i>I can answer these questions with confidence.</i>	4

## DOCTRINAL ALIGNMENT

We agree on how a person becomes a Christian (gospel, conversion).	5
This person could sign our church's doctrinal statement.	5
We agree on how a local church should function.	4
<del>We would be excited for this person to preach in our church.</del>	
We affirm this person/organization's selection of ministry partners.	4
<i>I can answer these questions with confidence.</i>	4

## METHODOLOGICAL ALIGNMENT

We agree on how to evaluate success (speed, faithfulness, etc.)	5
We affirm the work's vision/plan/strategy.	4
We affirm leadership's trade-off between desired speed and quality.	5
<i>I can answer these questions with confidence.</i>	4

## FIT

Work benefits from our unique skills, knowledge, relationships.	4
Our church's ministry benefits from what we learn in this partnership.	2
Our senior pastor is excited about this work.	5
<i>I can answer these questions with confidence.</i>	2



# APPENDIX A

## *Budget Processes*

**O**n the following pages are sample budget processes for a variety of churches, followed by a comparison table.



**Weekly adult attendance:** 120

**Location:** East Point, Georgia

**Denominational affiliation:** none

### **BUDGET PROCESS (5 MONTHS)**

- |                          |  |     |
|--------------------------|--|-----|
| <input type="checkbox"/> | Finance team asks volunteer ministry leads to submit budget requests                                 | Aug |
| <input type="checkbox"/> | Finance team creates first draft of budget   | Oct |
| <input type="checkbox"/> | One staff elder and one lay elder review draft budget to align it with elders' vision and priorities | Oct |
| <input type="checkbox"/> | Budget presented to deacons for feedback   | Nov |
| <input type="checkbox"/> | Budget presented to congregation at a members' meeting   | Dec |
| <input type="checkbox"/> | Elders adopt final budget  | Dec |
| <input type="checkbox"/> | New budget year begins   | Jan |



**Weekly adult attendance:** 2,800

**Location:** Birmingham, Alabama

**Denominational affiliation:** Southern Baptist

### **BUDGET PROCESS (2.5 MONTHS)**

<input type="checkbox"/>	Budget proposals due from Pastoral Staff Team	Sept
<input type="checkbox"/>	Revisions with staff	Oct
<input type="checkbox"/>	Revised drafts due	Oct
<input type="checkbox"/>	Initial presentation to Stewardship Ministry Team	Oct
<input type="checkbox"/>	Revisions and adjustments as needed	Oct/Nov
<input type="checkbox"/>	Final approval from Stewardship Ministry Team	Nov
<input type="checkbox"/>	Presentation to Administrative Elder Team	Nov
<input type="checkbox"/>	Approval by Administrative Elder Team	Nov
<input type="checkbox"/>	Affirmation by the elder council	Nov
<input type="checkbox"/>	Presentation to church	Nov
<input type="checkbox"/>	Opportunity for questions	2 weeks
<input type="checkbox"/>	Affirmation from church	Dec

### **KEY PLAYERS IN BUDGET PROCESS**

- Pastoral Staff Team: all pastors on staff at the church
- Stewardship Ministry Team: team of deacons, appointed by elders, who advise in the creation of the budget
- Administrative Elder Team: senior pastor, executive pastor, elder chairman, and other nonelders



HINSON  
BAPTIST  
CHURCH

**Weekly adult attendance:** 375

**Location:** Portland, Oregon

**Denominational affiliation:** Conservative Baptist

### **BUDGET PROCESS (6 MONTHS)**

- |                          |   |     |
|--------------------------|---|-----|
| <input type="checkbox"/> | Send questionnaires to global supported workers   | Jan |
| <input type="checkbox"/> | Form compensation elder subcommittee  | Jan |
| <input type="checkbox"/> | Form missions elder subcommittee  | Jan |
| <input type="checkbox"/> | Elders provide initial guidance; staff, deacons, ministry leaders begin work on budget requests | Jan |
| <input type="checkbox"/> | Elder vision and priorities meeting (results in three main priorities for next budget year)     | Feb |
| <input type="checkbox"/> | First draft of budget requests to executive pastor  | Feb |
| <input type="checkbox"/> | Executive pastor reviews and finalizes requests   | Mar |
| <input type="checkbox"/> | Elders set income line for budget   | Mar |
| <input type="checkbox"/> | Executive pastor helps elders adjust budget requests to balance the budget                      | Mar |
| <input type="checkbox"/> | Elders present budget to deacons, small group leaders, Sunday school leaders                    | Apr |
| <input type="checkbox"/> | Elders present budget to congregation   | May |
| <input type="checkbox"/> | Open budget Q&As with elders  | Jun |
| <input type="checkbox"/> | Elders meet to discuss any needed adjustments   | Jul |
| <input type="checkbox"/> | Congregation votes on the budget  | Jul |



# MCLEAN PRESBYTERIAN

**Weekly adult attendance:** 1,200

**Location:** McLean, Virginia

**Denominational affiliation:** Presbyterian (PCA)

## **BUDGET PROCESS (8 MONTHS)**

- |                          |  |         |
|--------------------------|--|---------|
| <input type="checkbox"/> | Senior pastor and chief of staff present vision to Ministry Support Committee                                    | Nov     |
| <input type="checkbox"/> | Elders finalize program guidance   | Jan     |
| <input type="checkbox"/> | Finance director provides budget worksheets and schedule to budget managers                                      | Jan     |
| <input type="checkbox"/> | Chief of staff and finance director meet with budget managers to communicate guidance and prepare draft requests | Feb     |
| <input type="checkbox"/> | Stewardship Committee discusses draft requests with budget managers  | 2 weeks |
| <input type="checkbox"/> | Stewardship Committee estimates income   | Feb     |
| <input type="checkbox"/> | First draft of budget reviewed by senior pastor and chief of staff   | Mar     |
| <input type="checkbox"/> | Finance director presents budget to Stewardship Committee for review and revision                                | Mar     |
| <input type="checkbox"/> | Budget revisions completed by budget managers  | Mar     |
| <input type="checkbox"/> | Second draft presented to Stewardship Committee  | Apr     |
| <input type="checkbox"/> | Budget presented to deacons  | Apr     |
| <input type="checkbox"/> | Budget recommended to elders   | Apr     |
| <input type="checkbox"/> | Elders approve budget for presentation   | May     |
| <input type="checkbox"/> | Budget presented to congregation   | Jun     |
| <input type="checkbox"/> | Elders approve and adopt budget  | Jun     |

**Stewardship Committee:** subset of the Diaconate plus representatives from the Board of Women

	East Point	Brook Hills	Hinson	McLean
Denomination	None	Southern Baptist	Conservative Baptist	Presbyterian (PCA)
Metro area	Atlanta	Birmingham	Portland	Washington, DC
Weekly attendance	120	2,800	375	1,200
Who guides the budget process?	Finance team	Executive pastor	Executive pastor	Chief of staff
Who drafts budget requests?	Ministry leads (volunteers)	Staff	Deacons and staff	Staff
Who approves the budget?	Elders	Stewardship Ministry Team, elders, congregation	Elders, congregation	Stewardship Committee, elders
Congregational involvement	Feedback	Approval	Approval	Feedback

## APPENDIX B

### *Language for a church's bylaws on congregational adoption of the church budget.*

If your church has the entire congregation approve its budget, you might consider language like what follows for your bylaws or constitution. This language is from the constitution of Capitol Hill Baptist Church in Washington, DC.

A budget shall be approved by the membership at a members' meeting not more than three months after the start of the fiscal year. Prior to this approval and subject to the elders' discretion, expenditures may continue at the prior year's level.

Each year the elders, after consultation with the deacons, the deaconesses, and the membership, shall present to the church an itemized budget. This budget shall be presented for discussion at a regular or specially-called budget meeting and called up for a vote at the following members' meeting. Congregational approval shall proceed, without amendment, as a single vote on the budget in its entirety. No money shall be solicited by or on behalf of the church or any of its ministries without the approval of the elders.

# **APPENDIX C**

## *Annual Questionnaire for Supported Workers*

### **Personal Information**

Name:

Email:

Phone:

Skype ID:

Address:

Date of Birth:

Spouse/Children's names and birthdates:

*Please attach a recent digital photo of your family.*

### **Supporting Agency Information**

Name of home church in your country of origin:

Name of board or agency with which you serve:

Appointment date:

Number of years serving in your country:

## **Relationship with Our Church**

What was your initial connection to our church and with whom do you now have contact?

Are there ways in which our members might be genuinely helpful to your work by visiting you on a short-term basis in the next year?

Are there specific ways in which our church could more helpfully partner with your work in the next year and beyond?

We would love to have a leader from our church visit you in the next year, to get to know your work better and to encourage you. Is there a time of the year that would work best for that? Is there a reason why such a visit might not be helpful?

Please list items that we might provide that would enhance your work and/or family life.

## **Financial Information**

What are your current budgeted financial needs per month?

What percent of your monthly budget needs are pledged?



Where does your giving come from? Please fill in the chart below.

	Congregations	Individuals	Other
% of support from . . .			
# of entities			

*Optional: name and contact information for five largest supporters.  
This will help us coordinate in case of emergency or a special project.*

## **Work's Strategic Importance**

Give a brief description of your present work: the people who benefit and the challenges you face.

Please give a brief assessment of your work's importance.

Have there been any significant changes in your work in the last year?

How do you envision your work changing over the next year? Five years?

## Church Newsletter

*If you would like us to feature your work in written communication, please provide the following—otherwise, please leave this blank.*

Location description (not specific, e.g., a big city in East Asia):

Description of your work:

Fun fact about your family:

Prayer items for your family:

Brief description of how you became a Christian and an overseas worker: