

# CHRISTIAN MONEY \$ENSE

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## To Budget or Not to Budget: That is the Question

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“Suppose one of you wants to build a tower. Will you not first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, “This person began to build and was not able to finish” (Luke 14:28-30, NIV). When speaking about discipleship, Christ wanted whole-hearted commitment based upon reason. He did not want emotional responses. Emotions come and go. He wanted commitment that evaluated the potential dangers or losses and then pressed forward, as the hymn writer says, “no turning back.”

There are two concepts to which Christ alludes in this passage. One is the value of *planning*. Christ said that it is very normal to plan. We would only buy a house from a builder who used blueprints. We would only go into military battle if the generals had a battle plan. Likewise, it is very normal to expect ministry leaders to develop a ministry plan that can focus the energy of a congregation. The other concept to which Christ alludes is the value of *completing*. No one wants to be labeled a “quitter” because people don’t take you seriously or give you opportunities. It is important to complete ministry tasks because they relate to people with eternal souls. Where would we be if Christ had not accomplished His goal and completed our salvation?

All churches need to develop a budget for the year 2001. A budget is actually a story or narrative (in number form) communicating your goals for the next year. It is a numeric picture of dreams. Put your dreams on paper and let yourself be held accountable for completing them. What kind of budget should your church develop? Many churches simply take the previous year’s budget and increase it by some factor for inflation. Let me introduce a better idea

called zero-based budgeting. It is a widely used budgeting technique in business, education, and ministry.

- Zero-based budgeting starts with goals for the upcoming year, not the financial results of the prior year. Begin by making a list of the activities or ministries you would like to begin or develop during the next year.
- After your church is in agreement with what you want to accomplish during the next year, begin to quantify these activities with dollars. For example, if you believe that your staff will be attending more conferences, estimate the cost of fees and travel based upon those conferences. This may mean that you will allocate more money to these categories than if you had simply increased them by an inflation factor.
- This budget works best if the leaders in charge of particular ministries are planning their intended activities and communicating them clearly. For example, have the choir director plan music needs and major performances ahead of time. This will affect the dollars that will ultimately be spent.

If we plan our ministry properly it will be much easier to complete our goals. Don’t view the budgeting process as a burdensome task. Look at it as an opportunity to plan ministry goals. Remember, if you aim at nothing, you will hit it every time!

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BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: [bbcfoundation.org](http://bbcfoundation.org); e-mail: [info@bbcfoundation.org](mailto:info@bbcfoundation.org)