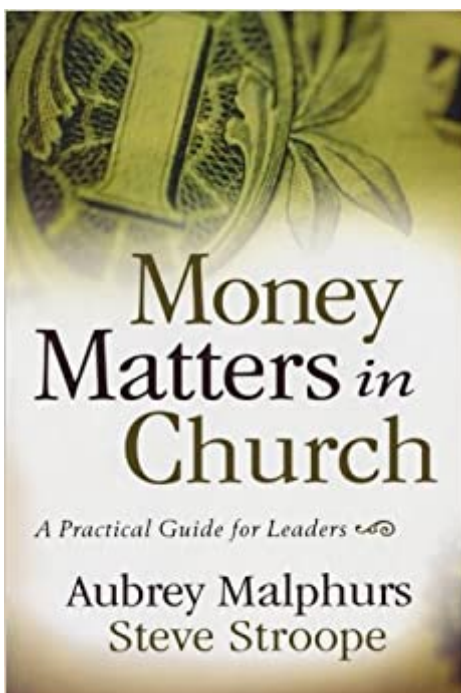


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# Money Matters In Church: A Practical Guide For Leaders



## Synopsis

Money Matters in Church helps leaders to discover a onestop, comprehensive model for managing finances and fundraising. It guides leaders of any size church or ministry to create a culture of giving that supports savvy, faithful, and legal financing. The authors present a biblical theology of stewardship that supports ways to develop donors and maximize contributions, enact a strategic budget and effective audit process, project income and expenses, work with banks, compensate staff, and address debt. The book's practical stepbystep approach makes finance issues understandable for leaders without a business background.

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## Customer Reviews

Money Matters in Church is your one-stop source of information on creating a culture of giving that supports savvy, faithful, and legal financial practices. The authors take you into the heart of a biblical theology of stewardship, teaching you how to develop donors and maximize contributions. You'll discover systems, policies, and structures for developing a strategic budget enacting an effective audit process projecting income and expenses working with banks paying staff addressing debtMalphurs and Stroope also detail the steps for preparing, implementing, and following through on a capital fundraising campaign. Response questions at the end of each chapter help you assimilate the material and serve as a powerful springboard for small group or staff discussions."Aubrey Malphurs and Steve Stroope have developed a 'how to' manual that not only gives the biblical support for teaching about money, but also reveals the step-by-step process of

developing a community of givers and an attitude of gratitude in your church."--Ed Young, senior pastor, Fellowship Church; author, *Outrageous, Contagious Joy*"In this excellent book by Aubrey Malphurs and Steve Stroope, you will be exposed to both the solid biblical principles and the sound financial practices necessary for effective growth in a church of any size."--Bob Buford, founder, Leadership Network; author, *Halftime and Finishing Well*"This fine work will provide pastors with a critical tool for understanding and addressing the financial needs of their churches. It's a practical book that will fill a void that has existed for too long in the training of pastors for their fiscal management role in the church."--Tony Evans, senior pastor, Oakcliff Bible Fellowship"Few seminaries teach it, and fewer pastors find financial expertise in their nature or skill set. But strong financial management couldn't be more important to the success and health of a church. *Money Matters in Church* fills a much-needed gap of understanding for pastors and lay leaders."--Ronald E. Keener, editor, *Church Executive* magazine

Dr. Aubrey Malphurs is the senior professor of leadership and pastoral ministry at Dallas Theological Seminary and a church consultant and trainer at the Malphurs Group who has written numerous successful books. He lives in Dallas, Texas. Steve Stroope is senior pastor of Lake Pointe Church in Rockwall, Texas. His congregation of 8,000 people is one of the 100 fastest growing churches in America. He lives in Rockwall, Texas.

Before reading this book, I recommend Jack Henry's *Basic Budgeting for Churches*. In conjunction with this book, I recommend *The Debt-Free Church* by Berg and Burgess for another perspective on whether your church really needs to borrow to build and grow and the costs and caveats of borrowing. I'm reviewing this book as a Southern Baptist serving as chairman of the finance committee of a small, rural church, but also having been a member of large Southern Baptist churches in multiple states and witnessing their building programs up close. The authors are Southern Baptist pastors (Malphurs is now a professor at Dallas Theological Seminary), one of which (Stroope) has seen his church grow from fewer than 100 to a megachurch, so I relate to their background. They are from an elder-led but congregational model, which they advocate in a chapter on polity. There is good and bad in this book. On the one hand, it's a useful book for pastors who know little about finance and find themselves having to oversee a budget process properly. On the other hand, David Platt probably wrote *Radical* after reading it-- what the authors espouse about how churches should use their finances and take on debt to build larger buildings for God's glory is American evangelicalism (and Southern Baptist culture, especially in Texas) at its most disturbing. If

you feel uncomfortable giving an invitation at the end of a worship service because you fear emotionally manipulating people into "making decisions for Christ" then you will find the last 1/4 of the book on capital campaigns and coaxing large donations from your congregation, including new members, quite disturbing. The authors write that people give when they see a church is "obviously blessed by God and growing spiritually and numerically." However, Southern Baptists are inconsistent in their praise and criticism of growing congregations. On the one hand we say certain churches are "obviously blessed by God" because of their growth and numbers, while criticizing the megachurches of others whose doctrine we disagree with, saying they are not obviously blessed by God despite their growth, numbers, and purported changed lives. Stroope's church is in Dallas-Ft. Worth, where there are other nearby megachurches that no Southern Baptist would say is blessed by God despite having grown larger and wealthier than Stroope's (in fairness, it appears the church has now adopted a multi-site model, something that isn't covered in the book). As an economist who happens to be a Christian that also teaches courses related to management, I believe growth in numbers and financial status has more to do with a church's organization, leadership, and even randomness unrelated to either (if Bill Gates visits your church, suddenly your receipts increase) than with something that we can point to as obviously "God's hand." I've seen large Southern Baptist churches considered to have a visible blessing of God suddenly split and become shadows of their former selves, despite the same godly leadership at the helm. I've seen small churches of many denominations that do a great job of discipling and giving, while staying small (and using resources to plant churches elsewhere). The authors claim they've never known a church that regretted purchasing land, no matter the difficulties-- I could introduce them to a few. I wonder if they have changed their views post-financial crisis.

The good: The authors begin by leading the pastor/leader to several Scripture passages to study for themselves, directing them to develop their own theology of stewardship. The pastor has a responsibility to develop a theology of giving and communicate both informally and formally through direct teaching. The church's view on stewardship should be a critical part of new members' classes-- and churches should have those. They encourage accountability in the life of the steward an essential component of small group activity. The authors provide their own theology of stewardship in Appendix A (hint: 10% tithing is not binding). They advocate being positive, focusing on articulating the future and vision of the church and not making announcements when the church is running over budget or is underfunded. There are basic chapters explaining the basics of banking, how to establish a strategic budget (not just a standard budget), best practices for collecting money and providing accountability, the basics of compensating pastor/staff, and more. They give some advice on how a

church should allocate its spending (50% personnel, 20% facilities, 20% programming, 10% missions), and their ratios appear to match what a survey published by Christianity Today in 2014 revealed about U.S. churches. The authors also lay out many things needed for consideration for acquiring new land and buildings. I picked up a few ideas and suggestions that I found helpful for our church and my role in developing the church's budget process.

The bad: After Chapter 1, biblical references are put aside. There may be biblical wisdom in several of the authors' suggestions, but they neglect mentioning them. Some chapters read like any modern book on how to communicate effectively, sell a product, and "seal the deal." Pastors are encouraged to develop donors and "giving champions" as part of the overall process of discipleship. Encouraging pastors to pour into their leaders and congregants individually is a good thing, but motivations other than deepening the member's giving are treated casually in the book. While maintaining that a pastor should not have access to detailed financial information, the authors write in multiple places that he should be aware of who "isn't giving enough" or "isn't giving what he could." The authors do not confront non-givers personally (contrast this with Mark Dever's practice of having annual sit-downs with all members and including giving in the conversation). But from the pulpit they advocate telling the church what percentage of members are giving "less than a poverty-level tithe," in order to shame-- a "kick in the pants" in their words. The pastor also needs to know who is giving more than \$5,000 annually so they can be especially recruited to donate toward the capital campaigns the book spends the last chapters focusing on. The authors repeatedly link spiritual maturity to giving. They encourage devoting funds to church activities that will have the highest return on investment-- that which will impress people to give the most, like the worship service. Church planters are advised not to be silly and think they'll never need to build a building or can just rent a facility-- get one as soon as possible. The most disturbing aspect of the book is that the authors dismiss any caveats in regards to debt and mortgages. The Debt-Free Church features stories of dozens of churches who took out affordable mortgages with strategic visions and perfect intentions only to see it contribute to the ruin of the church. Just because there are no biblical prohibitions against debt does not make it advisable, and the authors clearly advise taking on debt perpetually. I have seen well-meaning, godly pastors encourage churches to step out on faith and borrow money because they were "at capacity," only to see the congregation dwindle when the financial belt was later tightened. Churches that take on debt face increased pressure to pay off the debt, hence the last 1/4 of the book deals with capital campaigns-- how to raise 100-200% of your church's annual budget for a special project over the course of three years. They recommend hiring an outside consultant who can help with the atmosphere and marketing. Forming committees complete with a "hospitality director" who makes

sure certain members homes are pristine for pitching the vision of the project to "giving champions" in a more intimate setting. They write of the "indescribable dynamic" of the pastor impressing on a small group of people how important they are to fulfilling the vision of the church along with high-quality DVDs and tasty hors d'oeuvres. How to set a baseline, control, and optimistic amount of money and encourage the congregation to reach the optimistic-- you're only "obviously" blessed if you raise above and beyond what's needed, I suppose. There are details in how to make a special "Commitment Sunday," when everyone is both mailed and handed an offering envelope-- and then mailed another if they don't pledge-- and exhorted in an emotional service by testimony of what it will mean if the church builds the new building...remember the children! Don't forget to target new members and encourage them to get the blessing from giving to this campaign before it's too late. There is even a list of slogans you can choose from; you too can take Scripture out of context and fit it into your capital campaign's marketing. Because of the caveats, I can only give this book 3 stars. Hopefully in developing your theology of giving you don't neglect theology of other areas, including lifestyle and personal financial choices, and the importance of biblical theology. The type of large building-driven churches described in the book are the antithesis of Radical. The authors' perspectives are clearly American, there is no consideration to cross-cultural ministry or contextualization (unfortunately, I think their methods have been copied by too many in Eastern Europe). Are they really turning out world-changing Christians or rather just larger enclaves of like-minded suburbanites? You be the judge.

There is a lot of helpful material on church finances in this book for pastors, assistant pastors, deacons, treasurers, and other church leaders. It is divided into three parts: (1) "Creating a Culture of Giving

I purchased this for a seminary class.

The flavour is strongly biblical but at the end of the day I can't help wondering if it's corporate and slightly manipulative. There's lots to learn from this book though as the minister of a small church in Australia, I'm not convinced that the techniques used in an American mega church are necessarily reproducible here.

Just finished Money Matters in Church by Aubrey Malphurs and Steve Stroope. I read it for two reasons, one, it was assigned in my lead pastor coaching network and, two, for help in an upcoming

series at Revolution. It is by far the most helpful and thorough book on the topic of money, stewardship and the church I have come across. Malphurs is a professor, so he brings with him a host of knowledge on the theological end of the spectrum when it comes to this topic and Stroope is a pastor of a growing church that is able to help apply the concepts in easy ways for pastors and leaders to use. The book covers topics like what stewardship is, what the Bible has to say about money, how a church chooses a bank, good banking habits, creating a strategic budget, funding new facilities and ministries, paying staff members, how a church chooses what benefits to pay for, how to deal with debt and how to run a capital campaign from beginning to end. Like I said, thorough. They actually leave nothing out when it comes to this topic. What makes the book so helpful is that most pastors, unless they have a business background have very little clue on how to do this aspect of a church. Yet, it is incredibly important. Without money, a church will die very quickly. While most people don't want to hear that, it is reality and something that more leaders need to think about. For me, as a lead pastor I have the tension that as the leader of Revolution (along with the staff and elders) I am responsible to God and will be held accountable for how money is used at Revolution. I am held responsible for how we use the resources that God entrusts to us. These resources are not only valuable because of where they come from but also for what they will be used for. They can't be wasted. Too much is at stake. I think the parable is not only true for individuals but is also true for churches. God entrusts more to churches who can handle more. It is that simple. When it comes to people, resources, finances, if we will waste them, why would God give us more of them? This book was a great reminder of some things, as well as something I got a ton out of. I highlighted so much as we are thinking through some of the policies they talked about in the book. Definitely worth picking up and passing off to your financial team (which I've done). [...]

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