



“Where Faith and Money Come Together”

## CHURCH FINANCIAL ANALYSIS QUESTIONS

**B**egin to reframe your thinking and that of your financial leaders. For instance, weekly and monthly comparisons are of limited value. Quarterly comparisons on income and expenses are most accurate. Do a multi-year analysis of quarters of income and see what the average percentages are per quarter. You will have a better idea of what to expect. Using “giving units” is really ineffective; a better analysis is done by using the number of households which represent the real economic units in your church. Finally, stop dividing the needs by the number of households and presenting it as what we could do if everyone gave a little. It represents good math, but bad theology. That is not how people give.

Use these questions to better understand the financial dynamics in your church:

- 1) What is your church's budget income in each quarter and year for the last five years?
- 2) How many households do you have?
- 3) How many and what percentage households pledge?
- 4) What percentage of last year's receipts was pledged?
- 5) How many households gave more than \$100 last year?
- 6) What percentage of households gave 50% of the budget receipts?
- 7) What percentage of households gave 80% of the budget receipts?
- 8) What percentage of your budget receipts came from households with adults aged 55 and over? Aged 75 and over?
- 9) Using information available in Mission Insite, determine the average household income of your church members and multiply it by the number of households in your church. Then divide the budget income percentage of income given to the church.

- 10) How do you communicate your church budget to your members?
- 11) How do you report your finances to your church members throughout the year?
- 12) What kind of campaign do you do?
- 13) When do you do your campaign?
- 14) Who is responsible for your campaign?
- 15) What do you do for stewardship education?
- 16) Do you provide any stewardship education for age groups?
- 17) What do you believe to be your church's greatest stewardship need?
- 18) What do you have planned, calendared to help address that need?
- 19) Have you formed a Permanent Fund Committee per paragraph 2533 of *The Book of Discipline*?
- 20) Do you have sermons or stewardship testimonies throughout the year?