

10 Ways to Steward Church Resources Well

A Guide for Pastors, Boards, and Church Leaders

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Introduction: The Heart of Stewardship

Biblical stewardship is more than financial management; it is a spiritual responsibility. Church leaders are entrusted with resources to serve God's mission, care for the flock, and impact the community. In 1 Peter 4:10, we are reminded: 'As each has received a gift, use it to serve one another, as good stewards of God's varied grace.' This e-book offers ten practical ways to steward church resources wisely, honoring both the giver and the mission.

1. Budgeting with Purpose

The Problem: Many churches struggle with creating a mission-aligned, transparent budget, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

2. Right-Sizing Staffing

The Problem: Many churches struggle with balancing ministry needs with financial sustainability, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

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Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

3. Managing Facilities Wisely

The Problem: Many churches struggle with optimizing church buildings for ministry and stewardship, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

4. Communicating with Donors

The Problem: Many churches struggle with building trust through regular, transparent financial communication, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

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5. Controlling Costs

The Problem: Many churches struggle with identifying and reducing unnecessary expenses, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

6. Building Healthy Reserves

The Problem: Many churches struggle with creating stability through wise financial buffers, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

7. Leveraging Technology

The Problem: Many churches struggle with using digital tools to improve financial clarity and reduce waste, often leading to confusion, inefficiency, or even mission drift.

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The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

8. Ensuring Financial Compliance

The Problem: Many churches struggle with protecting the church with strong internal controls and accountability, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

9. Minimizing Risk

The Problem: Many churches struggle with mitigating legal and financial exposure in church operations, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

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Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

10. Planning Strategically

The Problem: Many churches struggle with aligning financial decisions with long-term vision, often leading to confusion, inefficiency, or even mission drift.

The Solution: A proactive approach rooted in biblical stewardship and financial best practices can realign the church's operations with its mission.

Example: At Grace Fellowship Church, a \$5M congregation, clarifying their budget around ministry priorities helped the board reallocate \$200, 000 toward outreach without increasing total expenses.

Action Step: Evaluate this area in your church using a simple audit or outside consultation. Identify 1-2 practical improvements to make this quarter.

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Conclusion: Faithful with Little, Faithful with Much

Jesus taught that those who are faithful with little will be entrusted with much (Luke 16:10). Wise stewardship is not just about protecting assets'it is about multiplying ministry impact. Whether your church receives \$1 million or \$20 million in annual giving, the principles remain the same: steward with clarity, prayer, and accountability. Consider working with a financial leader'such as a Fractional CFO'to help ensure your church honors God with every dollar.