

How to Develop an Effective SAM on a Shoestring Budget

No matter what size ministry you lead, budgeting/finances will always be a challenge.

Whether you are....

Starting a single ministry: Your first challenge is getting your church/pastors to buy into (understand) even having a single ministry much less getting some funds.

A growing ministry: Your challenge is to get more funds to handle existing growth, growth that might be going faster than you can keep up.

An established ministry: Your challenge is to continue to get budget increases for prospective future growth. Sometimes you won't know what the growth areas might be.

Obstacles:

- Proving the ministry is needed and valuable to equate the establishment or increase of a budget
- Proving the expenses will return fruit.
- Competing with other valuable ministries for the same funds.
- Choosing where to spend the money you do have while fund-raising the rest.
- Being patient till God provides what you need (and communicating this to your singles).

WHERE TO BEGIN

1. Survey ways to finance your ministry:

- Church annual budget line
- Individual donors or special church-wide offering
- Fund-raising projects
- Fees for special events such a monthly gatherings, workshops or seminars
- Pass the basket in Sunday school or other events
- Strategic partnerships with married's and singles to sponsor events, host dinners, provide resources such as counseling, teaching, etc...
- Designate tithe

2. Choose what is best for your ministry:

Brainstorm with your team to establish exactly what amount of funds do you need. See the next page for a list of areas to consider. Note: There is no way to know exactly how much money you will need. Try and do a simple estimate to start. You can fine tune later. Please understand that some single adult ministries have huge budgets and some have none. You can still have a great single adult ministry with little funds. You just have to be more creative.

AREAS OF SPENDING:

Leadership development for you, your leaders/team/teachers.

- Cost: Take your leaders on a regional or national leadership conference for training.
Ways to save: Bring a speaker in or utilize speakers with your association that may have training available for free.
- Cost: Monthly leadership training using books and other resources.
Ways to save: Use free resources online and books that may be in your library.
- Cost: Build a library of books/resources.
Ways to save: Go to Amazon.com to get books really cheap. Ask others to donate their books.

Bible study/curriculum:

- Cost: Most churches provide these materials under the education department. However, you might not have Bible studies or small group studies included.
Ways to save: Buy one Bible study and make up your own questions to make copies and/or be creative and study a book out of the Bible versus buying a Bible study.
 - Share studies that other classes or even churches have used.
 - Encourage your singles to be a part of existing church/community Bible study/small group that may include married's..again, to utilize the resources.
- Cost: Invest in Nooma videos and well as other videos, movies, etc...to teach with.
Ways to save: Buy used or previously previews videos.

Retreat:

- Cost: An opportunity to take your singles and leaders on a retreat will return a ton of fruit.
Ways to save: You can do day trips somewhere local to full out trip to another state...the important thing is going somewhere.
 - Utilize the existing talent to teach or lead music. Use DVD's for praise and worship or allow small group leaders to take turns leading the weekend.
 - Bring food from home to share.
 - Find a home or facility that someone in the church may own to help save on cost.

Gifts/dinners/Gift certificates:

- Cost: Set aside some funds to thank those who have served in your ministry such a nice dinner, a gift certificate or Christian CD.
Ways to save: Find things on sale throughout the year. Get local business and church members to donate items.

Missions:

Missions are an incredible area to use your resources in. There are different areas under this heading:

- Mission trips to foreign countries
- Mission trips locally within the state or region
- Mission projects locally with a civic group
- Mission projects locally to a single or family. (anything from raking a yard to painting)
- Cost: Obviously all mission work requires funds. Some churches provide out of a different budget while others ask you to raise the money personally or as a group.
Ways to save: Use existing resources made available to the church or others within the church. See below for fund-raising ideas.

Pictures:

- Cost: Take pictures of your ministry to help market and record history.

Ways to save: Use a digital camera for everything. Utilize existing free websites such as web shots to showcase photos.

Childcare:

- Cost: If you plan on having a singles ministry you will eventually have single parents. Childcare can be very costly due to insurance and liability issues.

Ways to save: Be sure of how many sitters you need by having people RSVP by a certain date.

- Shorten the times you will have a sitter.
- Plan events on days that childcare is already provided by the church.
- Try to have events that include children.

Dinners/Events In:

- Cost: Food events can quickly add up in cost due to everything from food, paper products, promotion, use of facilities, etc..

Ways to save: Charge for events to help cover expenses (pass the bucket per say).

- Work with church to supply some items they buy in bulk such as napkins, cups, plates, etc..
- Provide lemonade, coffee, and tea vs. soda's

Note: Most churches have men and women's ministries. Have your singles go to their events to help fill up the calendar, utilize resources, make connections, etc...also, don't forget what other churches are doing in the community that you can also join in.

Decorations For Events or classroom:

- Cost: Decorating your Sunday school room (or event) adds ownership and value. The sky is the limit on cost.

Ways to save: Buy from the dollar store or other discount stores. Look for sales.

- Ask for people to bring some of their own or donate
- Reuse as much as possible for future events (i.e. plastic tablecloths, candle holders)

Dinners/Lunch out:

- Cost: Dinners out can be very costly, especially if done each weekend.

Ways to save: Find cost affective locations considering your audience.

- One lunch at your church/park for people to brown bag
- One location a month kid-friendly in cost and design (playground)
- One location at a person's home
- Ask married couples to host a dinner in their home

Advertising:

- Cost: Marketing is important to your ministry. It helps to give your ministry an identity. It also communicates the purpose, goals and direction of your ministry. It can also provided information for events.

Ways to save:

- Logo: Have someone in your ministry or church develop your logo. Make sure it works in black and white and one color.
- Brochure of your ministry: Start small with a flyer of your calendar of events. Try and find someone in your group to produce it. Otherwise, print in color, promotions that have a longer shelf life, while those things that change frequently leave black and white.
- Website: Learn how to make your own changes to your website and keep it up to date. Among singles under 45 it is the first place they go to see what your ministry is up to.

- Mail only newsletters/calendars etc..to visitors and those either homebound or sporadic in attendance.
- Business cards: Make them on the compute if possible or see if you can order them online. Great and cheap form of advertisement. Encourage your singles to give them out everywhere they go.
- Ads or sponsoring events, direct mail etc...I would only do this type of thing once your ministry is to a size that these items return measurable fruit. Remember, if 20 new people came in your ministry this Saturday, would you be able to minister to them. Some ads will not bring anyone and other might bring in more people than you could handle.

Scholarships:

- Cost: Every ministry has people in it that by choice or circumstance that aren't able to afford all the events, lunches, and/or retreats. We want everyone to be able to attend our events. (Realizing that not everyone will attend and that is OK).

Ways to save: Make sure those wanting help here and there are apart of the fund-raising projects.

-Make sure that you only give a partial scholarship making people pay most.

-Put people on payment plans for large events such as a retreat.

-Make sure anyone wanting a scholarship comes to you in person to request it.

Note: Some people may never, ever be able to afford the events in your ministry. However, this doesn't mean that they can still be a valuable resource. Include them in helping in other areas to help offset expenses.

Other expenses:

Cost: Lunches for visitors, flowers/gifts for sick/death, cards for those missing/visiting/sick/birthdays, etc...

Ways to save: Pass the hat each time you meet to start building a fund for these expenses.

WAYS TO RAISE MONEY

- Fund-raising: This is a great way to raise the money you need to do not only the things you want to do but the things you dream of doing.

IDEAS:

-Spaghetti dinners, etc..

-Ice-cream sundae socials

-car washes

-oil changes

-pig pickens

-yard sale

-hire a single for a day

-sell candy bars, popcorn, etc..

-talent show

-silent auction

-bake sale

-Fall festival type thing (games such as a pie in your face, etc..)

-Mary Kay and other home parties

-Concert

3. Make a simple, descriptive outline of your proposed ministry program plans, including the projected total amount needed.

This outline....

- Should include a list of the areas you are requesting funds for including a description of each area.
- Will help you stay on task of what your ministries goals are.
- Will help you assess the future budget needs.

Note: Set up a special time to meet with your pastor/leaders to go over your outline.

4. Find out what methods of fund-raising are acceptable. (See handout included)
 - Also check with the existing events at the church so you don't have a conflict. You want your whole church to help. For example, buy yard sale items; come to the spaghetti dinner, etc...
 - Consider the image you want to share when deciding what kind of fund-raising to do.
5. Ask about the feasibility of a special Sunday offering or other offering.
6. Explores ways to make your events self-supporting. For example, don't offer to pay for reimbursements such as buying paper products or picking up a couple extra sodas.

It's important that...

As you develop your budget, cultivate the senior pastor and congregation.

- The pastor is behind what you are doing, if not, then the church won't be behind it either. Also, cultivate friendships with leaders in the church that can give credibility to what you are doing.
- You share successes with your pastor/leaders of your church (what is the ministry doing right).
- You are visible at your church. Encourage your singles to be involved in all areas of the church. Have a singles Sunday or a single adult testimony. If singles are more visible, then the need for funds is as well.
- Your singles ministry is a line item in your church budget.
- You strive to be self-supporting.

WORDS TO THE WISE ABOUT MONEY

- Always seek God's leading.
[1 Chronicles 22:19 Now devote your heart and soul to seeking the LORD your God.]
- Accountability and stewardship with what God has given you in money and/or resources.
[Hebrews 4:13 Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.]
- Don't exhaust the congregation or your singles group by constantly complaining about the lack of money
-Constant complaining sends a message that your ministry is failing.
- Evaluate your singles activities and make sure you're not blaming lack of quality, poor organization or ineffective leadership skills on a small budget.
- Do less.
- Not having money could also be a sign the church/pastor does not really understand who you are as a ministry. Perhaps this is a time to re-educate the church/pastor and other leaders of who you are and your mission/purpose.
- Pray for God's provision. [Psalm 5:2 Listen to my cry for help, my King and my God, for to you I pray.]

Should a church participate in fund-raising? www.gotquestions.org/church-fund-raising.html

First, we must define what we mean by "fundraising." The Bible is clear that the giving of "offerings" is commanded and blessed by God. God loves a "cheerful giver"—one who gives abundantly out of a heart of love for God (2 Corinthians 2:8-9). Paul provides instruction and a great deal of discussion about giving in 2 Corinthians 8 & 9. He also shows great appreciation to those who gave to him at various times to enable him to continue his ministry (Philippians 4:14-20). You also find records of generous giving in the early church (Acts 4:32-37). Fund-raising, then, is something other than the normal giving of a congregation toward the work of the Lord.

If a church does decide to raise additional funds for a specific need, the following cautions are in order:

- Be honest about what the money is for.
- Avoid excessive profit.

- Don't allow the fundraising to communicate to others that God's people are not being obedient, therefore the church is hitting up unbelievers for money.
- Be sure the congregation understands it is in addition to, not in place of, normal giving.
- Be considerate of those that have convictions against fundraising – you cannot prove biblically that it is OK, so it could be a doubtful thing for some.

On the other hand, there are benefits to depending upon giving rather than fundraising: (taken from above passages)

- People learn to give because it is a blessing (actual fruit added to their account), not to get something.
- Depending upon gifts of God's people allows a ministry to learn to work in the framework of contentedness and obedience.
- It is a clear way to give God glory. Fundraisers can bring glory to products or personalities.
- Depending upon the giving of God's people can strengthen our faith.

Alternatives to supplement tithing:

- Establish special funds with particular goals. Some people will give to special projects above their regular giving.
- Encourage faith commitments through a banquet (not selling meals – but expressing need – accepting gifts) or other challenges.
- Encourage members to take a certain amount of money and invest it over a particular duration - some might put it in a CD, others might buy ingredients for something and then sell their product; the individuals then would all bring their personal gifts as an offering. This avoids the stigma of the church doing a fundraiser, incorporates people, and allows them to use a great deal of creativity.

A Scripture account that might be used to discourage fundraising would that of Jesus and the money changers in the temple (Matthew 21:12-13; Mark 11:15-17). Some may conclude that the reason He called it a “den of thieves” was that Jesus was against profit being made off ministry. However, the passage could more easily be understood that He was condemning the dishonest practice of the greedy, hypocritical, and corrupt religious leaders. We also need to take into account that we no longer have temples that involve animal sacrifices; therefore, it would be difficult to compare that ministry to that of the current church model described in Acts and the Epistles.

One should not take lightly the degree of anger expressed by Jesus as He chased the profiteers out; however, it doesn't necessarily provide a solid proof text against what we consider fundraising.

NOTE: Some of the information provided was originally published by Cook in the book “How to Start a Singles Ministry” by Andy Morgan and Sue Nielson, 1994.