

GREAT COMMISSION BUDGETING

- Prepare Leadership
- Guide the Budget Planning Group
- Plan for Spiritual Enrichment

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MISSISSIPPI
BAPTISTS

Great Commission Budgeting Table of Contents

| | |
|---|-----------|
| Developing a Great Commission Budget for the Kingdom | 1 |
| The Great Commission and Stewardship | 2 |
| Stewardship and the Gospel..... | 3 |
| Giving and the Gospel..... | 3 |
| Budgeting and the Great Commission..... | 5 |
| What is Involved?..... | 5 |
| Why Move in This Direction? | 5 |
| How to Proceed..... | 6 |
| Preparing the Great Commission Budget..... | 12 |
| Great Commission Budget Format | 14 |
| Presenting the Great Commission Budget | 16 |
| Great Commission BUDGET FAIR..... | 17 |
| Suggested Time Schedule | 21 |
| Appendix A: Letter of Introduction | 24 |
| Appendix B: Ministry Evaluation Form | 25 |

Developing a Great Commission Budget for the Kingdom

In every generation, Southern Baptists have been called to reclaim their identity as a Great Commission movement of churches. Now is the time for this generation to answer the same call—to make an unconditional commitment to reach the nations for Christ, to plant and serve Gospel churches in North America and around the world, and to mobilize as a Great Commission people.

The New Testament identifies the Church as the central instrument of the Kingdom of God. The missional vision of the Church is to present the Gospel of Jesus Christ to every person in the world and to make disciples of all the nations—nothing less than that will be worth our time and effort.

Each individual congregation must accept the responsibility to reach their village, community, town or city with the Good News of Jesus Christ. Every local church must operate as a missional strategy center, releasing and sending Christ followers to advance the Gospel regionally, nationally, and globally to penetrate the darkness to reach the lost in our world.

We are a Great Commission people...

who are called to sacrificial and increasing giving so that the peoples of the earth may know the salvation that comes through faith in Jesus Christ alone.

*Taken from the Great Commission Resurgence Report
Southern Baptist Convention, 2010*

The Great Commission and Stewardship

Then Jesus came to them and said, “All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”

Matthew 28:18–20

Christian Stewards:

- Affirm God's ownership and Christ's Lordship over all things
- Acknowledge accountability to God
- Accept the responsibility to manage for God's glory what He entrusts to them

Within that context, stewards have an exciting life challenge that includes being faithful in:

- sharing the Gospel,
- handling material things,
- giving generously,
- caring for the earth,
- maximizing time,
- building relationships, and
- developing abilities.¹

But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.

Acts 1:8

¹Pastor, *Stand Up For Stewardship* (Stewardship Development Association, 2008), 15.

Although all of God's gifts are involved in stewardship, this resource material focuses primarily on the relationship between sharing the Gospel and stewardship, especially generous giving as a primary expression of stewardship.

Stewardship and the Gospel

Paul wrote to Timothy, *"What you heard from me, keep as the pattern of sound teaching, with faith and love in Christ Jesus. Guard the good deposit that was entrusted to you—guard it with the help of the Holy Spirit who lives in us"* (2 Tim. 2:13–14).

The Corinthian church received this clarification from Paul: *"This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found trustworthy"* (1 Cor. 4:1–2, ESV).

***"The church's primary service to God and the world is its responsible stewardship of biblical truth—God's Word."*²**

The Church exercises stewardship of the mysteries of God when it:

- believes the Bible and encourages its application both personally and corporately—in the lives of members and in the church body,
- depends on the help of the Holy Spirit to be witnesses . . . to the ends of the earth, and
- proclaims its message with urgency and compassion to all people in order to make disciples of all nations.

***"Christian stewardship and the gospel are inseparable. It roots essentially not in programs but in a dynamic relationship with the living God."*³**

Giving and the Gospel

Giving is a major expression of our stewardship. In Paul's second letter to the Corinthian congregation, he

²Wallace E. Fisher, *A New Climate for Stewardship* (Nashville, TN: Abingdon Press, 1976), 34.

³*Ibid.*, 20.

shared principles of giving in the longest passage on the subject in the New Testament—2 Corinthians 8–9. Giving was inseparable to the witness of the Church and its ministry to others. He closed that emphasis with these words: *“Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else”* (2 Cor. 9:13).

We **proclaim** the Good News, and we **obey** the Good News. Responsible stewards will plan ministries that are consistent with the Gospel. In order for everyone to participate in and understand the church’s ministries, we prepare and adopt a church budget, recognizing that numerous ministries must be considered and supported. We can measure progress and ministry development through the budget process.

“Church leaders often talk about giving in relationship to the needs of the church, but we rarely talk about the relationship of money to the gospel.”⁴

This resource material helps us move to a budget process that is more sensitive to the basic teachings of Scripture and helps a church evaluate its ministries in light of the Great Commission.

Budgeting and the Great Commission

What is involved?

Budgeting according to the Great Commission is more than rearranging items on the budget or changing formats. These changes may be necessary but in themselves they do not produce a change in thinking. This process intends to help your church see itself as an instrument for accomplishing the Great Commission. This is more than supporting one mission ministry—that may be significant, but all of the church's ministries should be justifiable in light of the Great Commission. Each church must determine the degree of emphasis or change that is needed for their church to move toward better fulfillment of the Great Commission.

Why move in this direction?

Budgets are necessary, but they seldom inspire or motivate. Involvement in mission, however, does motivate. While the church has ongoing needs that must always be addressed, believers will find more satisfaction through their church when they feel part of a significant effort to fulfill the Great Commission.

“A church that is about the business of Christ’s mission is in the midst of exciting business.”⁵

Members’ giving will be enhanced when:

1. Members understand the responsibility of their church to be a Great Commission congregation that participates in and supports ministries that help **make disciples of all nations**
2. Members are taught to be faithful stewards and generous givers
3. Budgeting practices are clear and trustworthy

⁵Ibid., 12.

How to proceed

1. Prepare Leadership

This is not a budget quick fix, because depending on the church, it may be a significant shift in thinking. The pastor and other key leaders will do well to pray and ponder how the Lord can use them to lead the church in this direction. Most churches believe in the Great Commission and find ways to give some support to mission causes, but this broader view sees the church and all of its ministries in light of Christ's command. Churches will vary in how they view this change in budgeting, the responses they make, and the time needed to complete it.

As the pastor (and staff) prayerfully weigh the budgeting needs in the church, it will be wise to share thoughts and concerns with key leaders, especially key stewardship and finance leaders. Discuss with them your hopes to shift the budget emphasis from line-item to a more exciting Great Commission Budget. This would entail identifying the advantages of making that change.

Remember it is imperative that prayer (personal and corporate) be a primary action. Pray personally and with key leaders about your church and focus on areas that need (with God's help) to be strengthened and aligned with God's intentions for His churches. This same reliance on prayer needs to be eventually expanded to become a consistent prayer concern for your congregation. Explore ways that will effectively encourage and lead the congregation to pray for the desire and insights to be more responsive to the Great Commission. When this is done, the proposed budget changes will likely be better received.

Advantages of the Great Commission budget focus:

People give more generously when they understand their giving in relation to biblical teachings. “A key to giving success is people knowing that the church has a mission, a vision of what God wants that church to do in ministry.”⁶ There is more excitement about all ministries when each one is justified as important for achieving the church’s mission.

Budget items that are needed should not be eliminated, but all proposed budget items should be evaluated through the filter of the Great Commission. Each proposed ministry should help the church be obedient and faithful. Ask key questions, such as:

- How can (name of church) respond to the Lord’s commission?
- Does this particular ministry help us to respond?
- Is this ministry vital to our response?
- How can our church best do this ministry?

A case must be made for the use of all funds, locally and elsewhere. That calls for earnest prayer and clear thinking. **For example:** What does the cost of utilities have to do with the Great Commission? Is it viewed only as a need for personal comfort? If that’s the reason, is it really needed? Present that item as important to enabling the church to gather for guidance, inspiration, study, and worship. A higher sense of stewardship in caring for building needs could result from the recognition of how that expense helps the church fulfill the Great Commission.

Once approved, all proposed budget items should be presented in light of their contribution to the church’s response. Some traditional budget items may be unnecessary in light of the church’s focus. Use every opportunity to express gratitude for members’ involvement,

⁶Donald W. Joiner, *Creating a Climate for Giving* (Nashville, TN: Discipleship Resources, 2001), 66.

strengthen their resolve to “disciple the nations,” and find new insights and power for service.

As much as possible, discuss these issues and this shift in thinking with your key leaders. The questions they raise may be worthy of further thought and study. Questions they have are likely to be asked again by others.

2. Prepare the Budget Planning Group

In addition to including leadership in general, give special attention to those serving on your budget planning group.

- Lead them to pray for the church, their task as a committee, and for wisdom and patience in relating to members submitting proposals and in analyzing all submitted items. Numerous human factors help shape a church's budgeting experience, but nothing will be effective apart from dependence on the Holy Spirit and openness to God's guidance.
- Provide them any study material (including this document) that will help them in preparing the proposed budget. As much as possible, budget planning members should be convinced about the direction of the church and the anticipated development of the budget.
- Plan for them to have extra time to work through the budget's development and encourage them to avoid a “hurry up” approach in relating to persons submitting budget requests.
- Lead them to move forward with confidence in the Lord and the commission He gave to His disciples. Also, encourage them to pray for and believe in the church's willingness to faithfully respond.

3. Plan Spiritual Enrichment Emphases

Spiritual renewal is vital in leading members to:

- Genuinely care about reaching and ministering to others,
- Actively witness,
- Faithfully give, and
- Prayerfully support the ministries of the church.

The Lord did not give the Great Commission only to congregations of a certain size. He commissioned all of His followers—people who serve in mega-churches and in smaller-membership churches, people who live in towns, major cities, and rural areas alike.

A common thread for preparation is the message of Scripture. Though not all of the burden for spiritual preparation should be placed on the pastor, he does have the major responsibility and opportunity. “A pastor can enlarge the vision of his or her congregation through preaching, teaching, training, and informal conversations.”⁷ Prayerfully consider Bible study, preaching, drama, and prayer emphases to focus on the biblical significance of the Great Commission and hopefully expand the vision of members to the potential and opportunities available through your church.

Begin spiritual preparation early in the year by sending a letter (See Appendix A) asking your congregation to join you in prayer for your church’s response to the Great Commission. Throughout the year, use brief worship features prior to the offering or other appropriate times in your morning worship.

⁷Douglas W. Johnson, *Let’s Be Realistic About Your Church Budget* (Valley Forge, PA: Judson Press, 1984), 34.

Examples:

- Ask: *How does the way we spend our money reflect the words and truth of Matthew 28:19–20? (Read Scripture.) Would you join me in praying that our church would be faithful to our Lord's commission?*
- Because of God's goodness we gather today to give thanks for personal blessings. Let's also thank Him for personal challenges and opportunities that enable us to share in God's work through the ministries of our church . . . ministries that touch our community and reach **to the ends of the earth.**
- Read, "Today the Church of Christ worldwide finds itself in varied and rapidly changing situations. We can expect that change will continue to accelerate. The stewardship of the Gospel entrusted to us is not dependent on a given economic or political system for survival or propagation. Rather, the first call to the steward is to be faithful."⁸ Let's pray that our church will remember that call and be faithful in giving to support our ministries to **make disciples of all nations.**

Plan spiritual preparation emphases when you think it is most effective for your church. It may be during mid-week services, worship gatherings or other special events. Plan them over a period of several months.

Bible study, preaching, and drama resources may be ordered from your state stewardship office or from the Stewardship Development Association (www.stewardshipdirect.com).

Some Bible study and preaching ideas may come from the following suggestions. Use these suggestions as starting points for teaching

⁸Robert A. Yoder, *Seeking First the Kingdom* (Scottsdale, PA: Herald Press, 1983), 71.

or preaching. Additional passages will be needed and may better meet the needs of your church.

Responding to the Risen Lord Matthew 28:1–20

The believer's response to the risen Lord (vv. 1–10, 16–17)

The unbeliever's response to the risen Lord (vv. 11–15)

Our personal response to the risen Lord (vv. 18–20)

Can Our Church Have a Worldwide Witness? Acts 1:6–8

Our Assignment (v. 8):

Our Lord expects us to have a worldwide witness.

Our Lord has confidence that we can have a worldwide witness.

Our Assurance (vv. 6–7)

We are not required to have answers to many perplexing questions.

We have the promise of His presence and power.

People We Need 2 Corinthians 8:16–21

We need people who:

have concern for others (v.15)

are enthusiastic about their opportunity to serve (v. 17)

focus on the Gospel (v.18)

are trustworthy (v. 19)

have integrity (v. 20)

honor the Lord (v. 21)

The Caring Church Philippians 4:10–20

Confronting Life's Realities (vv. 10–14)

Giving Resources Faithfully (vv. 15–18)

Remembering God's Promises (vv. 19–20)

4. Review Present Budget Procedures

To receive the best response, members must trust their leadership and the authenticity of the church's ministries.

Also, they must trust the mechanics of handling and managing funds in the church. When Paul received offerings from the early churches, he expressed his concern to administer them well. *"We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men"* (2 Cor. 8:20–21).

"Trust is not so much a matter of facts and figures as it is the sense that the church is ministering to the needs of the people in the pews and in the community."⁹

Take steps to correct anything that would cause mistrust or does not communicate a clear message about the handling of church funds. **No questionable practice should be dismissed or overlooked.** This review should encompass how the church receives, counts, deposits, records, handles, spends, and reports on all funds given.

Although this is indirectly related to the budget to be presented, it will improve members' attitudes toward the budget and help them know that the leadership is serious about this effort.

Preparing the Great Commission Budget

History of Budgeting—Line Item to Great Commission Budgeting

In the 1920s, Southern Baptists began to use the "unified budget plan." This new approach aimed at organizing everything a church

⁹Ibid., 32.

supported financially into one plan adopted by the church. Multiple appeals from special groups or concerns were minimized. Attention was focused on church budgets for encouraging members to meet the financial needs related to missions, education, benevolences, and personnel.

In the years that followed, various budgeting emphases were introduced. In the 1960s, churches were encouraged to include everything they did in the budget while communicating clearly with the congregation about the budget needs.

Christian Stewardship in Action, published in the early 1980s, discussed two approaches to budgeting. First was traditional budgeting. This line-item approach assumed that everything being done in a church was essential, was being done as it should be, and should be continued. Using the newer approach, Ministry-Action Budgeting, churches were to begin at the ground level and justify all that was budgeted in light of the church's purpose. The idea is to let the needed ministries drive the budget development rather than it being driven by the money allocations. This is still a valid approach today.

Building on that concept, the Great Commission budget focuses even more on the ministries needed. In this case, the ministries planned should be drawn out of the church's commitment and desire to follow our Lord's command to disciple, baptize, and teach. This should be determined prayerfully and thankfully by each church. See Appendix B for a form that will be helpful to all submitting proposals to the budget planning group.

Great Commission Budget Format

Name of Church: _____

Budget Year: _____

Make disciples . . . of all nations

We pray and plan for God to guide and empower us as we focus on people in our community, state, and around the world to help them know and follow Jesus Christ.

Mission ministries through the Cooperative Program \$ _____

Mission ministries through the Association \$ _____

Local/direct missions \$ _____

Church outreach plans/revivals \$ _____

Baptizing them in the name of the Father, of the Son & of the Holy Spirit

Followers of Christ need opportunities to serve and grow through the life and work of their church. Church staff members lead us in that effort and other areas of our church life.

New member assimilation and resources \$ _____

Personnel support \$ _____
(retirement, insurance, taxes & other ministry expenses)

Administrative expenses \$ _____

Teaching them to obey everything I have commanded you

Bible study for all ages and training in various ways help Christ's followers become more effective witnesses.

| | |
|--------------------------|----------|
| Bible study (literature) | \$ _____ |
| Leadership training | \$ _____ |
| Age-group ministries | \$ _____ |
| Local benevolence | \$ _____ |

And surely I am with you always, to the very end of the age

Celebrating the power and presence of Christ the church worships and maintains its place to gather for inspiration and guidance.

| | |
|---|-----------------|
| Worship ministries (worship and music ministries) | \$ _____ |
| Operational ministries (utilities, insurance, repairs, vehicles, etc.) | \$ _____ |
| Debt service | \$ _____ |
| Total | \$ _____ |

Options, if needed:

- If a different interpretation of the Great Commission's basic truths is preferred for your budget format, realign ministries as you determine best.
- If you feel this approach is valid but your church is hesitant, consider using "two" budgets the first year. Follow your normal pattern and then realign some of the budget items into the

above format as an example of what you hope to do next year. One caution—all items in the current budget may not be included in the new budget when planned and adopted.

- In some churches it may be necessary the first year to share copies of the present year's budget along with the new, proposed budget.
- Some churches may prefer to develop a budget for two budget years with a planned budget review and update every six months. Adjustments should be made as needed.

Note: **BUILDING A CHURCH BUDGET BRIDGE FOR THE KINGDOM** is an excellent resource for building a church budget and contains helpful forms for use in budget preparation. **BUILDING A CHURCH BUDGET WALL TOGETHER FOR THE KINGDOM** also includes help in leading your church to develop a vision statement based on the Great Commission. These two resources may be ordered from your state stewardship office or the Stewardship Development Association (www.stewardshipdirect.com).

Presenting the Great Commission Budget

Present and discuss the budget in such a way that all planned ministries will clearly support the church's focus on the Great Commission. Members must see that their giving enables the church to do the proposed ministries they are asked to support. Presenting the proposed budget provides an opportunity to teach members about the life and work of the church. Be positive and prepared for all budget discussions.

Great Commission BUDGET FAIR

Members always benefit when their church presents the budget in a positive, interesting, and enjoyable way. In addition to the distribution and discussion of the budget plan, a Budget Fair is a great way to fulfill that need. Adequate room is needed for personal demonstrations, display booths or areas, food, and devotional area. Churches having Christian Life or Activity Centers have an ideal place for the Fair. Churches may also use various Sunday school rooms for each display area. Since this event requires considerable preparation and cleanup, give serious attention to the timing and scheduling of the Fair. The more planning that is done will result in a more effective presentation.

The budget planning group would be wise to enlist a Budget Fair chairperson. Together, they can select a steering committee to plan the Fair. Subgroups may be desired and necessary (children's activities, food or refreshments, program leaders, etc.). It will be helpful to select a theme that ministry areas can relate to as they plan their displays. Since the focus of the proposed budget is the Great Commission, the Fair should complement that theme.

Consider:

(Church Name)—Responding to the Great Commission

(Church Name): Commissioned and Committed

Your church may use more creative themes as desired.

Align four broad areas or spaces to the four parts of the proposed budget:

- 1. Make disciples. . . of all nations.**
- 2. Baptizing them in the name of the Father and of the Son and of the Holy Spirit.**
- 3. Teaching them to obey everything I have commanded you.**
- 4. And surely I am with you always, to the very end of the age.**

Plan for the specific ministries such as Sunday school, youth, and music to be displayed in the area they are referenced to in the proposed budget.

Ask leaders to plan and prepare a display of their area of ministry—highlighting its needs and plans. ***Help each leader be sensitive to how the ministry they represent is part of the church's response to the Great Commission.***

Each area should have the freedom to develop its own presentation in the assigned area with the understanding that the Budget Fair chairperson or another assigned leader will check with each area about its presentation prior to the Budget Fair. Each area should have at least one or two persons to explain the ministries and answer questions as people view the display. These two detailed explanations serve as examples for other areas.

1. The church music area might include:

- Live presentation by various groups
- Display of literature and music
- Display of instruments
- Slides, recordings or videotape of youth and children's choirs

A folder or handout containing cost of music, cost of instrument maintenance, hymns books, etc.

2. The Sunday school area might include:

- Display of a baby bed, playpen, small chair, and adult chair with a sign, “A place for every age in our Sunday School.” Last year we averaged ____ persons in Bible study on Sunday mornings.
- Make a display of various teaching helps for all ages and a display of Sunday school resources for all members.
- A separate area can be prepared for Vacation Bible School. Include pictures from last year’s VBS if available. Include the theme and other information for the coming year.

Create interesting displays for each major area of the budget. Encourage people to be creative and informative in their displays. Each area should include the proposed budget cost for that ministry on a poster or on the display resources.

Enlist hosts and hostesses to greet people and direct them to the right areas during the Fair. Following the viewing, persons should be directed to a refreshment area for light snacks and fellowship. Decide on a transition to a brief devotional period featuring comments on the proposed budget, special music, and inspirational thoughts by the pastor or guest speaker.

Note: *The above approach could be simplified and adjusted to have four large displays representing the four areas of the budget. All ministries in each area should be represented and involved in the planning of their presentation area. Each area could take the appropriate phrase from the Great Commission as their heading.*

Variations of the Fair

In addition to the Budget Fair, there are a variety of approaches that creative people would effectively use to communicate to the membership important information related to the proposed budget. These include:

Ministry Expo: Though similar to Budget Fair, the expo could be less “fair-oriented” with somewhat less preparation for the display areas. Each major ministry area is given designated display space. In addition to the display, a knowledgeable person speaks briefly to each group about the plans for that ministry— youth, missions, and so on. Groups are then led to a refreshment area for the devotional period. Hopefully, members will leave with greater awareness and appreciation of all the church is doing.

Ministry Travelogue: Travel along the Great Commission Expressway to see the many ways your church is responding in ministry to people in need. As with the Fair, displays of various kinds should demonstrate the church’s plans. Members can “travel” to the work of the International Mission Board, Associational ministries, local mission efforts, and others as determined. Give adequate emphasis to ministries such as Bible study and worship that are equipping the church to practice the Great Commission. Enlist and train “travel guides” to share information about the church’s ministries. Include a refreshment stop along the way. Conclude the walk with a brief devotional thought and/or handout that positively relates the church’s proposed ministries to the Great Commission.

Suggested Time Schedule

Time Frame Before Budget Presentation and Adoption

Action

8 to 9 Months

Pray and discuss proposed budgeting process with staff and key leaders. Review actions needed and time schedule.

6 Months

Begin active spiritual preparation.

5 Months

Continue spiritual preparation.

Activate the budget planning group.

Enlist budget fair leadership.

4 Months

Continue spiritual preparation.

Continue budget planning.

3 Months

Continue spiritual preparation.

Continue budget development process. Meet with all persons who will submit budget proposals. Explain the process and the focus of the budget. Distribute budget proposal forms, share the time for their return, and encourage members' prayerful support.

Assist budget fair leadership preparation.

Time Frame Before Budget Presentation and Adoption

Action

2 Months

Continue spiritual preparation.

Continue budget development process.

Finalize specific plans for the budget fair.
Enlist budget fair display leaders.

1 Month

Continue spiritual preparation.

Continue budget development process

Finalize budget for presentation and
distribution.

Finalize all plans for the budget fair. Check
with all display leaders.

2 Weeks

Continue spiritual preparation.

Review all aspects of budget presentation
and fair.

Budget Presentation

Conduct budget fair and make clear
presentation of proposed budget.

Budget Adoption

Adopt budget.

Follow-Up:

- Thank all members who assisted in any leadership capacity.
- Thank all church members for their cooperation and response.
- Keep members aware of budget priorities throughout the year. The purpose of the budget will only be fully realized when it results in generous support of ministries that reflect the church's commitment to Christ and His mandate to the Church.

“So, my dear brothers and sisters, be strong and immovable. Always work enthusiastically for the Lord, for you know that nothing you do for the Lord is ever useless.” —1 Corinthians 15:58, NLT

Appendix A: Letter of Introduction

Letter of Introduction

Dear Fellow Member,

Near the end of his great ministry in London, England, the late Charles Spurgeon reportedly said, “I knew God could save the world without me, but when I found out I could help I praised his name for it.”

Each of us can say the same thing. God has given us an opportunity to help reach others with the Good News of the Gospel. We praise Him for enabling us to share in the work of His Kingdom.

In the coming year, we will be trying to align all that our church does in a more focused response to the Great Commission. Many of you know those words: ***“Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”*** (Matt. 28:19–20).

The purpose of this letter is to ask you to pray with me and other members in our church, that we will truly be a faithful, growing Great Commission church doing what we can and what He expects us to do in reaching and ministering to others.

As we pray and consider our ministries, let’s continually pray to and praise our God for His grace and goodness.

My family and I thank the Lord for the continued opportunity to serve Him and you.

Your pastor,

Appendix B: Ministry Evaluation Form

Ministry Evaluation Form

Make all decisions for your ministry area in light of the church's focus on the Great Commission. Include all plans in a proposed calendar.

Submitted By: _____ Program: _____

How does this proposed ministry/program/project help the church carry out the Great Commission?

| Ministry/Budget Needs/Plans | Last Year | This Year |
|-----------------------------|-----------|-----------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Total Anticipated Expenses for Proposed Ministries

Estimated Expenditures per month (cash flow) for the ministry

| Jan | Feb | Mar | Apr | May | June | July | Aug | Sept | Oct | Nov | Dec | Total |
|-----|-----|-----|-----|-----|------|------|-----|------|-----|-----|-----|-------|
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |

Notes:

[illegible]

Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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