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Cost of Vision to Build a Church

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by Lee Walker and Jeff Bercaw

God wants His Kingdom to expand but by His parameters, not ours. One of the common paradoxes is the trusting of God to provide resources necessary to build while being good stewards of the resources He has already given – which means not overextending. Where does one start?

In today's tight-credit environment, many churches are grappling with challenges related to securing bank financing and how to raise funds among members who also are going through financial hardships based on a struggling economy.

The current financial crisis certainly poses challenges when it comes to building a new church or expanding existing facilities. But keep in mind that the building process has been a challenge for thousands of years, as documented in the Bible. As far as today's situation, Bill Brown, a nationally known financial consultant for churches, observes that frequently church giving remains constant during financial downturns. Committed church members continue to support their home church, but may cut back on other discretionary giving.

Before a church embarks on a lengthy – and expensive – building project, however, leaders must make sure that the expansion fits in with the vision of the congregation. It is of utmost importance for church leaders to understand that building a new worship center, expanding a school or adding a youth center must be singularly about growing God's ministry and not about building. In short, churches must tie finances to the church vision. Once churches accept that concept, then it is time to begin the process of fundraising and seeking institutional loans. This is an important concept for church leaders and members to embrace. Why? Because the Bible is filled with examples of how God punished people for building temples that were nothing more than monuments to ego and self-glorification.

Genesis 11:8 points out: "So the Lord scattered them from there all over the earth and they stopped building the city." Likewise, Joshua 22:19 clearly explains that a church must be built for the right reasons: "If the land you possess is defiled, come over to the Lord's land, where the Lord's tabernacle stands, and share the land with us. But do not rebel against the Lord or against us by building an altar for yourselves, other than the altar of the Lord our God." These are among many chapters and verses that stress churches should be built for one reason: to glorify God by expanding His ministry.

Once a project lines up with a vision and a mission within a community, then it is time to begin the fundraising process and establishing relationships with lending institutions. Examples of how building can grow a ministry could include:

- Building a youth center as a way to spread the Gospel to teenagers
- Increase the size of worship center to accommodate anticipated new members

Keep in mind that the creation of a vision must be shepherded by the pastor and church leaders, who must then encourage the congregation to adopt it. Without that support, it's unlikely that a building program can succeed. Each member must realize that they are an important part of the process which can involve:

- Increasing individual donations
- Helping others deal with the inconveniences of a campus under construction
- Volunteering time

Again, the Bible teaches us how to work together: From Him the whole body, joined and held together by every supporting ligament, grows and builds itself upon love, as each part does its work (Ephesians 4:16).

Getting a Church Loan

But while we turn to the Scriptures for guidance, at some point churches must turn to financial institutions for loans, Brown advises. ...

There's no question that banks want productive loans. When evaluating a construction loan for a church, some of the criteria are the same as for an office building. But there are some differences, and we've found that lenders have an appreciation for the goals of a spiritual entity.

- Is it a vibrant congregation?
- How will the new building be used?
- What percentage of members give on a regular basis?
- What is the potential for growth within a given geographic area?
- Is the project focused on bringing in new members, or is it merely to serve existing members?

But banks won't even get to this point, Brown offers, if the congregation can't provide indications that it is a reliable organization. Some of the criteria can include:

- Evidence that the congregation has been successful with past building projects
- Based on current membership, that the church can afford a new building
- The church has set aside a significant amount of cash reserves in a building fund, clear evidence of the church's reliability and a reflection of an ability to pay back to loan

- Evidence indicating that the annual payment is not more than 33 percent of the total operating budget

It's also important for churches to realize that a building project usually takes up to four years. The process can't be rushed. As we've seen, the landscape is filled with church projects that started but then failed. In one case, a pastor clearly wanted his own church as opposed to having to preach in a school auditorium. The congregation bought a piece of land and construction started before the church was ready. They raised money to cover the pouring of a foundation, and then construction stopped. The site is now covered with weeds. This sent a bad message to the congregation, the community and lending institutions. This situation is also covered by Scripture in Luke 14: 28-29: "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him."

God's guidelines are very specific in numerous other verses, including 1 Kings 6:12: "As for this temple you are building, if you follow my decrees, carry out my regulations and keep all my commands and obey them, I will fulfill through you the promise I gave to David your father."

The Bible provides clear direction as to the importance of following a vision in the building/financing processes and how it must be undertaken as a way to glorify God and build a ministry. Once that vision is established, then churches can proceed with fundraising and establishing relationships with lending institutions.

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