

Leadership Network Presents...

50 Great Money-Saving Ideas for Churches Like Yours

Based on feedback from a survey of large-attendance churches
By Warren Bird, Ph.D.

Top 10 (Editor's Picks)

1. Cash-back credit cards: All our church-issued credit cards generate rebates that range from 2% to 5%. Plus, the church also got a \$150 bonus for starting the free card. We always pay the bill on time to avoid any fees.

2. Avoid credit cards: We eliminated as many church credit cards as possible. Instead, a church member who is an expert bargain-hunter volunteers to be "on call" every morning from her home to search online for whatever we ask, finding us good deals.

3. Switch to LED lighting. We converted all lights to be lower-energy LEDs, which saved huge amounts on our electricity bill. We also switched our parking lot lights to LED. It took an initial investment, but the lights paid for themselves in one year with electricity savings.



4. Review contracts and services annually: Either have an outside expert, an administrator or finance-savvy volunteer annually review services such as janitorial, accounting, landscaping, workers comp, property and liability insurances, etc., to make sure you're getting the best price. Sometimes you can save by negotiating longer-term contracts or paying annual fees vs. monthly for services. Pre-paid contracts also are usually less expensive than pay-as-you-go service for things like IT support.

Another church researches its long-standing contracts and leases to see if they are being charged anything that no longer applies. They report, "You'd be amazed how many things you're paying for that you don't even use!"

5. Give your utilities a jolt: Use a utility broker to analyze utility usage, rates, and contracts. Most communities have utilities that offer multiple rate plans. Analyze which one gives you the best price. Third-party options that



use the utilities' grid and pipelines also exist in most cities. One church researched a rate change with the electric company and achieved a 24% decrease in annual electricity cost.

Another money-saver is to use software to regulate heating and cooling, and establish automated occupied and unoccupied room temperatures. One church saved so much when they made the switch that the electric company checked in with them to see what was wrong.

6. Take a hard look at health insurance: To address the rising cost for health care and other insurances (dental, vision, life, long-term disability), use an insurance broker to bid out insurance to multiple carriers every year, and see who is offering the best rates for your staff. Consider a high-deductible health plan with a health savings account.

One church saved \$56,000/year on five full-time employees by switching to a self-funded Health/Dental/Vision plan using Christian Healthcare Ministries—eliminating deductibles and co-pays.

Another church educates its staff on how to use health care benefits to save the most money (e.g., Urgent Care vs Emergency Room, Minute Clinics vs Urgent Care, getting the best price on prescription drugs, etc.).

7. Look for free/reduced-cost stuff: We have a membership in NAEIR.org, a sort of "flea market" for companies with excess product to dispose of. NAEIR offers these products to non-profit organizations at little more than the shipping and handling cost. The products offered cover everything, and even things you've never heard of.

Another church connects with key business leaders who donate supplies, sponsor landscaping or other key projects, and give insight on how to limit cost. Just by sharing a very select and targeted list of needs or nice-to-haves to the right audience, one church got 25+ nearly new computer monitors and upgraded most of its old equipment.

Sam's, Costco and other buyer's clubs can be the ticket. One church sends a volunteer every 2 weeks to buy in bulk and find items much less expensive than through delivery. Example: Cases of water delivered cost more than \$9; a 40-pack at the buyer's club was under \$3.

8. Get creative with your conference budget: We partner with churches that are a few steps ahead of us in size or strategy deployment and send our staff for a one-day meeting with the partner staff that oversees their area. We can fly our staff in, meet during the day, debrief over a nice dinner and usually get back home without multi-night hotel costs. It's basically customized consulting for our team! Then we return the favor and offer to help churches that are smaller or younger than us.

9. Generate side revenue: We leverage our building by leasing it during the week, and created a marketplace model for the community. We lease to a "hipster" coffee shop, to the U.S. Postal Service and to other local businesses. Plus, we lease parking during the week to adjoining business owners. The result is that 100% of our mortgage is paid by outside sources.

Another church shares property with a Christian parachurch ministry to maximize use of facilities during weekdays.

You can also ask a volunteer to help sell online or through church networks any technology, instruments, décor or other ministry tools that you've replaced to other churches or businesses.

10. Use volunteers wisely: Churches use volunteers, especially retirees with valuable skill sets, instead of hiring contractors or full-time staff members to perform many functions, such as accounting, landscaping, building maintenance and light construction projects. One church has a group of about 30 men who are very experienced in maintenance/skilled trades; every other week, they work on construction/maintenance projects for the church. Another church has a quarterly Landscaping Day to shape up the church property.

40 More Cost-Savers

1. Look into outsourcing: We outsource bookkeeping, cleaning, and yard maintenance. We find that specialists actually cost less because they're using better tools and going so much faster.

2. Do graphic/web design Inhousein-house: Using staff to do the week-to-week graphic design work, and WordPress web updates, saves us thousands.

3. Print in-house: Invest in a great printer or negotiate a lease on one, and save professional printing for a few important materials or unusual printing needs.

4. Maximize electronic communication: Email, social media and websites are great ways to get the word out electronically, and lessen the need for print. Another church saves tons on printing by using 4over.com—with a member account, get 1,000 full color post-cards for \$36.

5. Find free resources: You can use free art files from open.church, that are free rather than creating marketing and visuals in-house.

6. Partner with Premier Essensa: We get up to 60% savings on all supplies, equipment and food.

7. Buy in bulk for multisite: We use a purchasing agent for all multisite locations so we can buy in bulk and negotiate based on bulk purchasing.

8. Keep resetting those thermostats: One church has a volunteer walk through the church building and reset all the thermostats to their proper setting. In 2017, they cut their electric bill by 13%!

9. Make 'em wait: Limit the impulse buys of staff. Build in the value of getting a second staff member's opinion first.



10. Avoid rent tax: We take advantage of a law allowing churches to opt out of pass-through taxation in rented facilities.

11. Examine online giving transaction fees: They vary by vendor. One church saved 30% by switching.

12. Bring in interns, interns, and interns: You're giving them important training, plus they cost less than older ministry employees, they bring great energy and they get great experience.



13. Thank Panera and other restaurants: We sign up to receive Panera Bread leftovers. We collect them Saturday night, give them out Sunday morning and save the money buying treats.

14. Bless your rented facility: We gave half of an entire weekend's offering to the school where we meet just to be a blessing. Lately, they have reduced our rent by almost 50%."

15. Hire more part-time staff instead of full-time.

16. Act as if this is "my" money: We have a mindset when spending money, "If this were my personal money, is this how I would spend it?" That simple question is a filter to help us evaluate how to spend money that has been sacrificially given.

17. When cancelling, think through implications: We ask groups to let us know when they are cancelling activities, and then we can close buildings early or make adjustments as needed to save energy.

18. Zero out indebtedness: We got rid of mortgage payments and eliminated mortgage debt.

19. Standardize technology: Minimize the need to hire specialists for a custom setup.

20. Look into government grants: Don't be afraid to take whatever is offered (but be alert to any "strings" attached), since there's lots of community development money out there.

21. Minimize duplication or unused resources: The bigger the church, the more likely it has multiple accounts. Consolidating allows you to buy in larger quantities, qualifying for better pricing.

22. Cut back on expensive direct mail: We are spending promotional dollars on social media and SEO improvements, and much less on direct mail for promotional initiatives.

23. Install automatic motion detector light switches: Some churches have put one in every room.

24. Offer discount meals: We use local coupon books (Entertainment, GoPlaySave) books for staffers to use when taking out volunteers. Another church does coffee meetings vs. meals and saves thousands per year.

25. Organize in-house storage: By doing this with decor and props for all ministries to access for events, they can be found (and not forgotten or lost!) and thus re-used or re-purposed in future seasons.

26. Develop bivocational pastors. Some churches call them marketplace pastors.

27. Reduce bank fees: Consolidating bank accounts, examining fees, and considering the fund options can all save big money.

28. Installed new windows: One church decreased its electric bill by 30%.

29. Refinance your mortgage: One church has done it 4 times in 15 years. Another did it and saved \$60,000.

30. Stop mowing: We have removed grass and switched to Xeriscape to save on water bills.

31. Think portability: Our biggest money saver is not owning a building.

32. Do ministry with airline miles: Utilize air miles and reward points to cover travel expenses for conferences and missions.

33. Ask staff to be reimbursed: One church runs expenses through personal credit or debit cards. It helps employees stay frugal with church funds, and expense reports get filed in a timely manner.

34. Use TechSoup.org: This is a nonprofit international network of non-governmental organizations that provides technical support and technological tools to other nonprofits.

35. Use Facebook Live: Some churches even stream their worship services (making sure to do so only in ways permitted by law).

36. Maximize the use of your tax-exempt status: Try to apply your tax exemption on every purchase. One church reports, "Saves \$1,000s!"

37. Use summer mission teams: These volunteers can do major labor-intensive jobs on facilities, and strengthen their team in the process.

38. Use free online technology for time and expense reporting: "We probably saved half to one full-time staff in accounting," reports one church

39. Ask around: Most churches love to share ideas of how they save money.

40. Take Leadership Network's Salary Survey: The time invested usually pays you back through the insights you learn in response. [Click here](#) for the link (or go to research.net/r/churchsalary).

Edited by Dr. Warren Bird, Research Director, Leadership Network, based on December 2017 mini-survey of large-attendance U.S. and Canadian churches. To contact us, email research@leadnet.org

