

Small Talk

strengthening the small
Unitarian Universalist
congregation

January 2010

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**May we have have faith in**  
life to do wise planting that  
the generations to come may  
reap even more abundantly  
than we.

—V. Emil Gudmundson

## The Financial Crisis and Your Congregation

by the Rev. Jane Dwinell, small congregation consultant

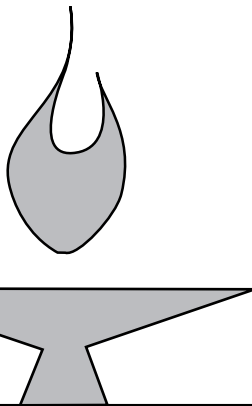
**T**he news reports vary: are we coming out of this recession or will it be with us for a long time to come? I think the pundits want us to think things are getting better — and they may be, in certain places. But in the meantime, many congregations are feeling the pinch.

Here are some ideas to help your congregation weather financial ups and downs.

### Staff appropriately for your size

This is a tough one. No one wants to cut back on staff time, especially during a recession, but you can save yourself a lot of hassle if you staff your congregation based on how many people attend worship on a regular basis. Many small congregations want to have a full-time minister, for example, because it makes them feel more “real” in the eyes of the community, the Unitarian Universalist Association (UUA), and the members and friends themselves. But a full-time minister is generally out of reach financially, as it takes 125 people in worship to truly comfortably afford a full-time minister. Doing the math, a congregation is able to afford a half-time minister with 60 to 70 people in worship on a regular basis. If you’re looking to hire a new minister, keep these figures in mind. Likewise, you don’t need a paid person to run your religious exploration (RE) program until you have 20 to 25 children on a regular basis.

These financial realities don’t mean you can’t have staff just because you have smaller numbers. It just means you should proceed carefully and prudently. Hire a quarter-time minister instead of half-time, for example, or a coordinator for religious exploration at five hours a week instead of ten. Having a five- or ten-hour-a-week administrator is often money well spent to make sure that all the little things get



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## About Small Talk

**Small Talk** is published monthly by The Rev. Jane Dwinell, small church consultant. *Small Talk* is devoted to strengthening the small Unitarian Universalist congregation through informative articles, resources, and good ideas.

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done. If your leadership and volunteers are edging into burnout, hiring a part-time administrator is an important thing to do.

### **Weatherize your building**

Just like with your home, you can save money in the long run (and help the environment) by taking time to weatherize and insulate your church building. Weatherstrip doors and windows. Make sure your heating and/or cooling system is properly cared for. Install a programmable thermostat. Insulate any cellar or attic hatches or doors with foam board. Use spray foam to seal up cracks in the basement, especially along the sill and joists. Install storm windows and doors.

It may be worth it to spend the money to have insulation blown into ceilings and walls, especially if you're in an old, uninsulated building. It may also be worth it to install a new, efficient heating or cooling system. Money spent now will save your congregation money in the long run and is the environmentally friendly thing to do.

You may also want to hold worship in a fellowship hall or other smaller, better-insulated space than your sanctuary during the coldest or hottest months of the year. And don't forget to turn the thermostat down during the winter and the air conditioning up in the summer. A few degrees either way will save considerable money in fuel costs. Don't forget to warn people to dress appropriately!

### **Find ways for members to pledge with their time instead of their money**

If you have out-of-work or underemployed members who feel they can no longer pledge financially, find ways for them to help out. Depending on the individual's skills and the congregation's needs, you may be able to hire your members to clean, mow lawns, shovel snow, do landscaping, do repair work, run the RE program, maintain the website, lead worship, provide music, or do the bookkeeping if you are currently paying people to do these tasks.

But be careful. Treat these volunteers as you would staff. Interview people, give them a job description, supervise them, and be prepared to "fire" them. It can be a dicey business to have members and friends in these roles. It helps to be above-board right from the beginning, choosing only competent people and being clear with expectations of the work. Be sure to take care of any conflicts before they escalate, and be prepared to lose your volunteer staff person suddenly when they get a paying job.

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## Don't cut back on Sunday morning

Sunday morning worship, music, and religious exploration are fundamental to the life of the small congregation. Don't cut back in these areas! You may be able to creatively spend less money by using volunteers for some of the music, asking for donated art supplies and books for the kids, and training a few members to lead worship instead of having to use paid guest speakers — but remember to keep up the quality.

Do cut back on your social hour snacks if you're finding that people are less apt to volunteer to provide the food if they feel they have to put out a big spread. Learn to snack on popcorn or cookies (ask the kids to bake some!) instead of food that could pass for lunch. Hold a potluck once a month if your group likes to eat heartily at social hour.

## Don't stop paying your fair share to the District and the UUA

This is often the first place that congregations cut when looking at a tight budget. Don't do it. Important services are provided to your congregation by these two organizations, and they're feeling the financial pinch as much as you are. Clean up your membership rolls so that you are only paying for active members of your congregation (be sure to keep your elderly, unable-to-be-active-anymore members on the books in honor of all they have contributed in the past). If you feel you must cut this area somewhat, do so, but don't cut it altogether.

## Invest your money prudently

Some small congregations have endowments and other investments, often left to the church by members long past. Be sure to take care of these investments. As those of you who do have these gifts well know, the stock market goes up and it goes down. Make sure you have a trusted financial advisor, and be sure to keep your money in a balanced portfolio. Many people suggest 60 percent in bonds and 40

percent in stocks. Be sure to take a fixed percent of the capital every year, not whatever the particular investment pays you in dividends or interest. That will help you weather the fallow times. If your congregation has debt, see if you can refinance or even pay it off.

## Remember that we're all in this together!

The financial crisis has affected all of us one way or another. Even if our job or pension is secure, we all know someone for whom it is not. Take care of your members and friends. Offer to give someone a ride to church, babysit their kids, bring them extra produce from your garden, or take them out for coffee if you know they're having a rough time. It is in our religious communities that we find the strength to get through the hard times, whatever they are. Take care of one another — and be thankful for the resources you *do* have.

} Even if our job or pension is secure, we all know someone for whom it is not. Take care of your members and friends.

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