

8 Keys to Debt-Free Building & Expansion Projects

A proven model for experiencing God's creative and debt-free provisions

By Brian Kluth*, national and international stewardship expert

I am eternally grateful for the ministry of Larry Burkett, founder of Christian Financial Concepts. It was his ministry that first taught me God could creatively provide for His work without His people having to borrow. Over the past 20 years, I've had the privilege of seeing God wonderfully provide needed resources for Christian churches, camps, colleges, and missions without those organizations the use of long-term mortgages or bond issues. Several years ago I was asked to give a full-day seminar for leaders from Christian ministries on how to experience God's provisions for their large expansion needs. Reflecting on my experiences of seeing God provide resources for various capital and expansion projects, I discovered there were eight steps commonly used steps in experiencing God's provisions without the use of long-term indebtedness.

1. Prayerful And Unified Planning

Whenever there was a building project in the Scriptures, there were always thorough plans developed before the project was undertaken. Ministries that take the time (often 3-18 months) to do careful, prayerful and unified planning for the future are much more likely to experience God's direction and people's support than groups that continually undertake hasty and speculative projects.

2. A Leadership Commitment To Debt-Free Expansion

This commitment by a ministry's leadership will:

- Save hundreds or thousands of dollars in interest.
- Protect the ministry from overbuilding or overspending.
- Protect the leadership from "presuming upon the future".
- Allow them to interact with God's people in order to raise the needed resources necessary for the project.
- Allow them to experience God's creative provisions.

3. Donor Survey

The Bible says, "In the multitude of counselors there is safety and victory." Using experienced Christian help to conduct extensive surveys before launching a major fund drive will allow ministry

leaders to gain valuable input. The information can save them from making major mistakes or going in a wrong direction.

4. Major Donor Involvement

God has given some people abundant resources to invest in His work. When major gifts are given before the public phase of a fund drive, or when they are given as matching or challenge grants, this encourages and excites others to give. Several major gifts are vital to the success of any major fund drive.

5. General Donor Involvement

For a building drive to be successful, it must have a groundswell of support from those who care about the ministry or have benefited from it. Every gift or pledge is vital to the project. Each represents a person's belief, prayers and support of what God is doing in the ministry.

6. Comparative Pricing And Bids

Thousands of dollars can be saved on any project if prices are carefully researched for items needed. Even if you have regular suppliers, you owe it to the donors to shop around.

7 & 8. Donated/Discounted Material And Labor

Follow friendly leads and contact companies directly. Thousands of dollars can be saved by utilizing donated and discounted materials and labor. I have been involved in contacting many manufacturers directly and have saved churches and ministries hundreds of thousands of dollars on building projects by getting donated, discounted, demo, slightly damaged or discontinued items.

Do you desire to see God provide for your ministry? If yes, these eight elements should be a major focus in your funding effort for new or expanded facilities, major equipment, or significant ministry advances. This approach can save thousands of dollars. In the end, you will have debt-free facilities, equipment and programs that will benefit thousands of lives in the future, without the burden and cost of long-term borrowing.