

- D. Look for _____ business income opportunities
- E. Consider liquidating nonperforming or underperforming _____

6. Obsess Over the Control of _____

- A. Have your best _____ in place and manage by it
- B. _____ spending
- C. Have adequate spending _____ in place
- D. Review your _____ policy and procedures
- E. Defer _____ spending
- F. Consider holding on purchases where prices have been _____ driven up
- G. Price _____
- H. Question spending that you have done _____
- I. Take care of your _____

Conclusion: _____



Title: Financial Health: How Local Churches Can Prepare for Uncertain Financial Times

Speaker: Ben Hobbs

“Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”
 (Matthew 6:25-33)

Introduction: _____

1. Maintain An Attitude of _____

- A. Recognize this is the Lord’s _____
- B. Remember we are just _____ of God’s possessions

- C. Understand the realities of economic _____
 - D. Recognize that the church is not _____ to financial difficulties
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2. Know the _____ of Your Flock

- A. Monitor the local _____
 - B. Monitor the overall financial health of your church _____
 - C. Monitor _____ trends
 - D. Encourage and facilitate care and assistance from _____ the church body
 - E. Preach and teach on stewardship priorities, tithing principles, and _____
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3. Fixate On the Preservation of _____

- A. Cash is _____
- B. Set aside _____ cash reserves
- C. Live within your _____

- D. Budget to _____
-
-
-

4. Focus On the Reduction of _____

- A. Debt is becoming an even greater _____ to churches
 - B. Know the terms of your ministry _____, especially if it is maturing in the next 2–3 years
 - C. Have a strategic debt _____ plan
 - D. Be very prudent in the consideration of any _____ debt.
 - E. Have a plan to pay down ministry debt and _____ annually to do so
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5. Seek Out _____ Growth Opportunities

- A. Maintain a strong _____ emphasis
- B. Do not hesitate to increase _____
- C. Look for _____ opportunities available to churches and school