

Is Your Chapter Budget Working?

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The Bible teaches that there is a direct correlation between our relationship to God and our attitude toward money. While it is true that "a man's life does not consist in the abundance of his possessions" (Luke 12:15), the way we use those possessions indicates our spiritual maturity. Most I-V chapters don't impose membership dues, and yet the campus program does involve expenses. So how does a chapter pay for all it does? Ideally, the members support their group's activities and in the process learn what it means to be good stewards of that which God has given them financially.



Admittedly some students are poor; many are depending on scholarships or are working their way through college. Yet each can give something. A sense of financial involvement is important even if it's only "the widow's mite"--small but sacrificial (Luke 21:1-4). The poorest American student is better off than most students in other countries.

Sometimes what is really financial irresponsibility passes under the name of "operating by faith." In a number of chapters the financial needs are never systematically put before the group, and yet the money is expected to come in automatically. In many cases this method has meant a year ending with unpaid bills which fall upon the shoulders of a few. Such a misunderstanding of faith does not honor God, nor does it teach the students in the chapter what it is to give systematically and sacrificially to a work in which they participate and from which they benefit.

It's not unspiritual to think and plan ahead of time. The apostle Paul teaches this principle: "On the first day of every week, each of you is to put something aside and save, as he may prosper, so that contributions need not be made when I come" (1 Corinthians 16:2).

A chapter budget is essential to this kind of generous, joyful, expectant giving. It's basically a thoughtful plan for spending. Don't fall into the trap of month-to-month survival, begging for funds on the spur of the moment whenever a particular need arises. A chapter doing this will spend its money mainly for its own immediate needs with little thought to such important items as giving to student work overseas or providing scholarships for members to go to summer camps.

What should go into a chapter's budget? For ideas, see the sidebar "What's in a Chapter Budget?"

Encouraging generous giving

Providing money for the budget is primarily the responsibility of the chapter members who participate in the group's activities and understand its spiritual principles. Visitors, seekers, non-believers and even fringe members should not be pressured into giving. In fact, chapter finances should probably not be highlighted at your first meeting or at meetings

specifically designed to attract students who may not yet be believers.

When you do present your chapter budget to the group, take great care to explain each item. Many chapters find it helpful to copy and distribute the budget, together with notes explaining the various items, so that every member will have a record of the budget for prayer and consideration. Posting it as a linked page on your chapter web site (and keeping it up to date) will also allow people to see how chapter finances are doing.

There are a number of ways to bring in funds. The treasurer can take initiative to gather ideas, think them through carefully and present them to the group.

Some chapters use a "partners" card which is distributed along with the budget. Members consider carefully their financial situations and indicate the amount they believe God wants them to pledge. This route gives the chapter leadership team an idea of what to expect for income throughout the year.

Other groups do not feel they should use such commitments. Members are expected to consider carefully their part in chapter finances and give whatever and whenever they see fit. Sometimes a box or plate is placed in a convenient place and students' attention is drawn to it. This route may have the disadvantages of making frequent announcements necessary and of putting finances prominently before visitors.

Whatever procedure is used, students can give gifts directly to the treasurer or put them in an inconspicuous box at meetings. The treasurer is then responsible to give periodic reports on receipts and expenditures (see the sidebar "More Than a Human Cash Register" below).

The real bottom line

How important is this whole area of chapter finances? Good stewardship under God is something which needs to be learned and practiced by the whole chapter as well as by individuals. George Mueller once said, "Only fix even the smallest amount you purpose to give of your income, and give this regularly. As God is pleased to increase your light and grace, and is pleased to prosper you more, so give more. If you neglect habitual giving, regular giving, giving from principle and upon Scriptural ground, and leave it only to feeling and impulse, or particularly arousing circumstances, you will certainly be the loser."

Here lies a tremendous challenge and opportunity for chapter leaders to provide spiritual leadership in the area of finances. A clearly-communicated, working chapter budget is a good place to start.

What's in an InterVarsity® Chapter Budget?

Your chapter's budget doesn't have to be complex, but it should cover the range of your group's activities. Below are some sample line items your budget might contain:

Income:

Members' support:
Summer gifts from wages
School year donations
Misc. offering & donations
Other member income

Additional income:

Work days
Booktable sales
Other income

Expenses:

Missionary support:
IFES
IVCF staff
Other support

Aid for training events:

Camps & Conferences
Urbana
Missions projects
Other aid

Special events:

New student outreach
Campus-wide mission
Other events

Regular meetings:

Speaker honoraria, travel
CCLI music licensing
Publicity & advertising
Literature
Room rental
Food
Other meeting expenses

Communications:

SLJ yearly contribution
Newsletters, mailings
Telephone calls
Copies, printing
Other communications
Computer services

Other general expenses: . . .

**The InterVarsity® Chapter Treasurer:
More than a Human Cash Register**

What exactly does a chapter treasurer do? One thing is for sure: she or he is much more than a human cash register, collecting money and paying bills. In fact, the whole area of chapter finances is far more important than we're likely to think. Of all the organizations on campus, Christian groups should be an example of generosity and financial morality.

A chapter treasurer needs a willing heart to learn the task, and it helps to be practical and economical in small things. A little math ability is also a plus. Beyond these particular characteristics, however, a treasurer needs to have a deep sense of stewardship. Jesus said, "Where your treasure is, there will your heart be also" (Matthew 6: 21).

By encouraging students to give sacrificially to the Lord, the treasurer helps them get their hearts in the right place. Why are we here on campus? To share the unsearchable riches of God in Christ with students who are spiritually poor. That's a high motivation for giving.

Build a Budget

So what does a treasurer do? One of the first tasks is to draw up a budget for the current year. The newly-elected chapter leaders first meet prayerfully to determine what activities should be undertaken during the year. This is usually done in the spring or summer at a chapter camp or planning week. With that information in mind, the treasurer carefully draws up an estimate of expenses for each activity. (It really helps at this point to have last year's budget. Base the budget for the current year to some extent on last year's.) The leadership team can then discuss the budget, amend it if necessary and then adopt it.

Financial Records

The mechanics of the chapter treasury should be businesslike. Never mix chapter money with personal accounts. Instead, establish a chapter checking account at a local bank or use an account with the university. Make regular deposits to avoid having a lot of cash on hand (some petty cash for small expenses can reside in a cash box).

Provide a receipt for any gifts received, and whenever someone outside the chapter contributes, send a note of thanks as well. (By the way, don't promise people that their gifts to a local chapter are tax deductible. According to the Internal Revenue Service, your local chapter doesn't carry tax-exempt status.)

Pay all bills as soon as they come in, making payments by check so there will be a record of the transaction. If you run out of money (gasp!), let the chapter leadership committee know, so they can inform members of the need.

A treasurer owes it to the chapter and to God to keep an accurate account book. Balance it monthly and keep your records in strict accordance with any special university requirements. Prepare a financial report to give at every leadership meeting. At the end of the year the treasurer should balance the books and be prepared to give the chapter members a summarized account of income and expenditures.

Beyond the bookwork

Very few chapter members know much about stewardship. The treasurer thus has an opportunity to learn and teach what it is to trust God to provide for his work on campus.

Obedience is a corollary of faith, and generous giving is an act of worship. That's more than a mere cash register can provide!

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