



BUILDING STRONG FINANCIAL FOUNDATION

with Norwood Davis – Wesleyan Investment Foundation

FINANCIAL STRATEGY & CHURCH GROWTH

- Financial health is essential for church growth.
- You can have all the vision in the world, but without order in your finances, it's hard to move forward. We need clear financial strategies in ministry.
- It's not about the size of your church or building; the focus should always be on advancing the Kingdom. Let's prioritize impact over infrastructure.
- Key Metrics: Personnel Cost, Debt Services, and Missions Giving.
 - Personnel Cost: Should not exceed 35-40% of the church's budget. (salaries, benefits, employment insurance, etc.)
 - Debt Services: Should be kept at a 20% max of the budget.

"Today we lend to over 1,400 churches, in 42 different denominations, in all 50 states." - *Norwood Davis*

ABOUT WIF

- WIF has provided over \$630 million in loans to churches across 42 different denominations in all 50 states, helping churches acquire property, renovate, and build new facilities.
- WIF operates by offering loans to churches, with the interest paid by those churches being reinvested to fund other churches' projects. This creates a cycle of church growth.
- Both organizations and individuals can open accounts with WIF and put money on deposit.
- These accounts link to a checking account and currently offer 5% interest on deposits over \$35,000. They can be opened with as little as \$25.
- The money deposited with WIF is used to help fund loans for churches across the country and is a great way to invest in the Kingdom while earning a return.
- Churches interested in borrowing or investing can start the process easily by visiting [WIF Online](#).

"The decisions people make on Monday really impacts how the vision that they've cast on Sunday is lived out." - *Norwood Davis*



CREATING MARGIN IN YOUR BUDGET

- Margin is the key to unlocking unexpected opportunities for generosity and growth.
- Churches must create financial room to say “yes” to God’s direction when new opportunities arise.
- Maintaining margin can help churches build buildings without accumulating debt and provide for mission work when needed.

“There's only two ways you can create margin, and that is the income's got to go up and the expenses have to go down.” - *Chris Hodges*

LEADING YOUR TEAM THROUGH FINANCIAL GROWTH

- Prepare your team for the financial journey ahead.
- Leadership is not just about vision, but equipping others to carry that vision forward.
- It’s important to have a ready and capable team to implement financial strategies, ensuring the church can handle new opportunities for expansion.
- In churches today, you're leading through teams, whether it's staff, team members or volunteer team land leaders

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DISCUSSION QUESTIONS

See the next pages for Discussion Questions that will help you and your team get the most out of this episode!

EPISODE RESOURCES

- [Learn more about WIF](#)
- [Build a Legacy of Kingdom Builders Team](#)
- [Yearly Preaching Calendar Resource](#)
- [GrowLeader Roundtables](#)
- [Previous Episodes + Show Notes](#)
- [Free Church Resources](#)
- [The Wesleyan Investment Foundation](#)
- [StudioC](#)



DISCUSSION QUESTIONS:

Keep growing to reach your full potential by asking yourself and your team these questions:

FINANCIAL STRATEGY & CHURCH GROWTH

- 1. How can you improve clarity and communication of your church's financial strategy to your leadership team?

- 2. How do you ensure financial decisions prioritize Kingdom impact over infrastructure growth?

CREATING MARGIN IN YOUR BUDGET

- 1. What immediate changes can you make to create margin in your church's budget?

- 2. How do you prepare your budget to allow for unexpected opportunities that align with God's direction for your church?



- 3. What systems can you implement to regularly assess and adjust your financial margin?

LEADING YOUR TEAM THROUGH FINANCIAL GROWTH

- 1. How can you empower your leadership team to take ownership of financial strategies that align with your church's vision for growth?

- 2. How do you ensure that both staff and volunteers are aligned with the financial goals of the church?

- 3. What resources or training could you provide to your team to improve their financial literacy and leadership capabilities?
