

10-1-2023

Book Review: Smart Church Finances: A Pastor's Guide to Budgets, Spreadsheets, and Other Things You Didn't Learn in Seminary by George Hillman, Jr., and John Reece

Walter Castro

Grace Theological Seminary, wcastro@harding.edu

Follow this and additional works at: <https://place.asburyseminary.edu/gcrj>



Part of the [Christianity Commons](#), [Missions and World Christianity Commons](#), [Practical Theology Commons](#), and the [Religious Thought, Theology and Philosophy of Religion Commons](#)

Recommended Citation

Castro, W. (2023). Book Review: Smart Church Finances: A Pastor's Guide to Budgets, Spreadsheets, and Other Things You Didn't Learn in Seminary by George Hillman, Jr., and John Reece. *Great Commission Research Journal*, 15(2), 69-71. Retrieved from <https://place.asburyseminary.edu/gcrj/vol15/iss2/8>

This Book Review is brought to you for free and open access by the Journals at ePLACE: preserving, learning, and creative exchange. It has been accepted for inclusion in Great Commission Research Journal by an authorized editor of ePLACE: preserving, learning, and creative exchange.

Book Review

Smart Church Finances: A Pastor's Guide to Budgets, Spreadsheets, and Other Things You Didn't Learn in Seminary

By George Hillman, Jr., and John Reece
Lexham Press, 2020
187 pages
US\$15.99, Paperback

Reviewed by Walter Castro, the preacher for the Capitol Hill Church of Christ in Oklahoma City, OK, where he has tripled his congregation's contributions in the last two years. Walter is creating a Discipleship Pipeline for the Churches of Christ as his DMin dissertation from Grace Theological Seminary and can be reached at wcastro@harding.edu.

Smart Church Finances is an extraordinary resource that shows practical ways to learn about finances— an area that many pastors and ministry leaders are unfamiliar with. Reece's experience from the business world brings practical tools and clarity to necessary processes that are involved in starting and running a ministry. This book guides ministerial leaders to maximize God's resources so they can become faithful servants and good stewards, regardless of ministry size.

Hillman and Reece are the perfect team to guide ministerial leaders into this unknown world of finances, which happens to be intertwined in messy ways with the world of ministry. In their own words: "John is a 'business guy who loves Jesus' and George is a 'ministry guy who does not know anything about business.' We guess it's true – opposites attract" (1).

Smart Church Finances explains finance concepts succinctly. The

authors explain that “business in its simplest form is the exchange of money and time for goods and services” (9). In fact, running a church can involve major business-like operations, such as creating contractual agreements, registering for non-profit status, managing employees’ compensation and benefits, understanding general liabilities for employees and volunteers, budgeting, planning, and/or maximizing storage space. The unfamiliarity or lack of knowledge of these concepts could take away the joy of ministry — or worse.

Vision and mission are critical parts of any organization. Running a church is not an exception. Hillman and Reece say, “Mission asks what you are about and why you exist as a church” (28), and “vision is an ideal and unique image of the future for the common good” (32). The authors argue that “vision does not happen in isolation by only the pastor” (32) but happens in community, among the church members. This vision needs to be “assemble[d] into a clearly articulated and understood vision that is both simple yet energizing” (33).

A budget, as a matter of stewardship, defines the church’s resources (financial, facilities, and personnel) (56). A strategic plan that includes enough bandwidth or resources must also align with daily church activities. The church’s budget should reflect the stewarding of resources and facilities. The authors state, “Your people are your greatest resource” (93). People are responsible for finding materials, curriculum, technology, and transportation. Furthermore, leaders need to factor in not only vehicles under the transportation budget, but also “insurance, fuel, maintenance, and licensing fees” (96).

Funding sources are also essential for the daily activities and success of any ministry because all operational budgets are based on money. The authors emphatically affirm the idea that “people give to people, not programs” (106, 150). The finance team or appointed leaders will handle the money, but they extend the invitation to individuals or organizations to invest in the lives of others. Depending on the size of the congregation, the people who handle the money need to be accountable to the church at large.

Even though all of the Church’s ministries belong to the Lord, leaders are encouraged to seek tangible ways to measure growth. The authors state that “measuring supports decision-making, brings accountability, and tracks achievement of the mission” (129-131). Indeed, “if the church is on track, then that is something to both affirm and celebrate” (131). Reporting and forecasting are also critical for ministries to exist and thrive. Hillman and Reece write, “We don’t want to waste our time or our money on a product that does not work as advertised” (143). When data is collected effectively in ministry, it is easier to support the wisdom of

stewardship decisions.

Finally, ministry leaders should look for opportunities to be mentored by the business leaders. The authors argue that “personal growth happens best in the context of a relationship” (168). When ministers intentionally spend time with mentors, board members, serving leaders, fundraisers, or volunteers, they begin to learn the language of business. Therefore, pastors could even find joy in stewarding all that God gives to the business side of a church.

Smart Church Finances is an excellent guide for pastors who need to understand the business side of church leadership. Coming from two different worlds: spiritual and business, Hillman and Reece accomplish their purpose, not only explaining business concepts easily but also providing practical field notes at the end of each chapter. These field notes are brainstorming exercises that are meant to be completed with the pastor's leadership team. For example, Field Note 6 invites leaders in the operational planning phase to brainstorm about a specific ministry's objectives and to figure out what is needed to accomplish those objectives. The authors even encourage readers, “No detail is too small at this phase. Involve your leadership in this activity” (68). These exercises are practical, online, cost-free, and applicable to most ministries regardless of their size. Their colorful, single-page PDF templates are ready to download and print. The book is free of denominational or cultural perspectives that could bias the discussion of church finances. Every pastor or church leader would benefit from reading this book. It breaks down a variety of business topics that a new pastor would not know about. All the business concepts from Hillman and Reece in this book are applicable lessons for any ministry context. The CASE framework, a tool recommended by the authors, should be practiced and reviewed daily in every step that the church takes. The authors write, “There are four stages of the framework: Communicate vision, Align strategy, Steward resources, and Evaluate performance” (19). They go on to say, “Whether you know it or not, you take steps like this to plan your activities every day” (19).

Smart Church Finances is an extraordinary practical resource that should be available for any pastor, seminary student or church leader. This book teaches the ins and outs of finances — an area that most pastors and ministry leaders are unfamiliar with or not gifted in at all. The authors draw from experiences in the business world, and their loving hearts, to bring clarity to the necessary processes for starting and running a ministry. *Smart Church Finances* guides ministerial leaders to become faithful servants and good stewards with God's resources. It will make you financially smart.