

Wise Shopping

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In a unique way, we in ministry are stewards of the resources of God's kingdom. This demands our best efforts at making every dollar count. One way church leaders can spend ministry dollars with confidence—especially in the area of computers and technology—is by adopting a carefully formulated purchasing strategy.

Discerning Need vs Want

Because ministry resources are often scarce, the first step in wise shopping is to determine whether the purchase meets a bona fide need or a want. Buying a “want” isn't wrong, but should come from excess (discretionary) funds. How do you know the difference?

\$ *Never buy on impulse.* Any time someone says an opportunity must be taken now or missed forever, it's probably better to miss it. Try to always put time between the opportunity and the purchase, allowing time to decide if the purchase is really necessary.

\$ *Establish an accountability process.* If you're part of a larger staff, find someone you can run your ideas by whom you know won't be inclined to agree with you unless the purchase is truly wise. If you're not part of a larger staff, do the same with a friend, a church member, or colleague at another church.

Five Rules of Wise Shopping

Employ the following rules of wise purchasing:

1. *Plan ahead.* By planning ahead, you can buy in large quantities which saves money on the cost per item and the amount of time spent shopping. It also helps you take advantage of seasonal pricing (such as purchasing paint, building supplies, and other spring/summer items in winter when demand is low and you can negotiate a better price). And it allows you to take your time since you're not feeling pressured to make a fast purchase. That means you'll be able to spend a little more time researching, making sure you're buying the best product for your church.
2. *Buy informed.* When buying something also used by professional tradesmen, ask members of that trade what *they* would look for if it were their purchase. For instance, a landscaper can tell you which lawnmower gives the most even cut with the least amount of maintenance, and even where the best buys are.

3. *Don't make church membership or faith the issue.* Some church leaders feel strongly about purchasing from church members or Christians whenever possible. However, consider the following:
 - We need opportunities to build natural bridges with unbelievers. What better time to model integrity and earn the right to share the gospel than when we deal with our vendors?
 - If something goes wrong, or if the product is faulty, it may be easier to resolve the issue if the vendor is outside the church. This helps us avoid building up bitternesses or ill feelings among our flock or staff.
 - If the problem is not cooperatively redeemable, we are told in Scripture not to take our brother to court. But we are not given this restriction with unbelievers.
4. *Get three bids.* Although this rule may sometimes feel like an exercise in futility, it enhances good stewardship. It also enables us to objectively negotiate a price that is reasonable for both parties. And **don't be afraid to ask** for a lower price or for extras to be thrown in at the same price. You may be surprised how often you hear, "Yes."
5. *Don't pay unnecessary sales tax.* Some states exempt churches and other not-for-profit organizations from paying sales tax on purchases. Check with your state government and ask whether or not your organization should be paying sales tax. You may be surprised again!

Well done!

Following these simple guidelines will help you maximize the purchasing power of your ministry dollars. You'll feel confident that you're making good purchases, earning the title of Good and Faithful Steward. And, if the best bid comes from an unbeliever, you may even have an opportunity to bring another into the Kingdom!