

Best Business Practices for Churches and Small Religious Organizations

A single-day seminar on how church and other small religious organizations can improve their strategies, operations, and fundraising.

By Mark D. Harris

Welcome! The team at the MD Harris Institute is glad that you have chosen to attend. We are thankful that President Khmyz and his team at the Kyiv Theological Seminary arranged this seminar to help Christian leaders throughout the region improve their business and fundraising practices. The information here will improve how these leaders acquire, use, and increase the resources that God provides.

The gates of hell shall not prevail against the Church of Jesus Christ (Matthew 16:17-19). No nation, no matter how powerful, populous, or prosperous, can stand against the work of the preacher from Galilee. No religion, no matter how large or how violent, can quiet the still, small voice of the Almighty. Followers of Christ have the Spirit of the Living God dwelling within, have been set free from sin, and have a guarantee of eternity with the Creator. Of all men, Christians should be the most joyful in their lives and most effective in their labor.

Some Christians engage the world with optimism and faith, believing God to accomplish His will, though often believers do not see this victory. Christians perceive legions of enemies, a dearth of friends, a paucity of resources, persecution, and personal weakness (Marsden, 2020). There are more points of discouragement as well. Believers feel pressure from the government, the media, business, and academia (Barnes et al., 2020). Christ-followers look at needs within and without and faint before the task of making disciples. Simultaneously, forgetting that the Father owns the world and everything in it (Psalms 24:1) and believing the lies of a world that hates God, some Christians struggle to survive.

Fragile Churches

Churches face unique challenges in acquiring resources, including funding and volunteer time. These challenges are especially acute in small, rural churches. Despite these limitations, they are expected to provide pastoral care and social support with the resources available. Some churches are considered fragile by their community, their members, and even their staff. Characteristics of a fragile church include the following:

1. Significant financial pressures that threaten the existence of the ministry
2. Congregation (or other key stakeholders like professors and students) with anxiety about diminishing resources.
3. Trouble recruiting lay and professional leaders.
4. Clergy and other key leaders lacking time and energy to accomplish even basic ministry.
5. A shortage of young people.

Churches that are widely considered fragile will struggle simply because of that perception. Few people are willing to give to or volunteer to help a ministry which they see as dying. Young pastors and other leaders hesitate to risk their career to help a small, under resourced church or organization. Over worked and

beleaguered clergy do not inspire others to become equally overworked and beleaguered. Further, minister's families often don't want to uproot their families to live in small towns, moving every few years because the church closes its doors.

Churches and other organizations can be perceived as fragile, and suffer the consequences, even if they are not actually fragile. Bad theology and bad Christian living are the top reasons for church distress. However, poor communication, inadequate safeguards (money policies, child protection policies), and a general malaise harm Christian organizations despite the best intentions and hard work of its leaders. This seminar will teach pastors, seminarians, and other leaders important ways to avoid becoming, or stop being, a fragile church.

Objectives

The objectives for this seminar are as follows:

1. Learn the basics of business administration and finance for each student's organization of choice (church, seminary, etc.). The larger the organization, the more important these become.
 - a. Prepare a balanced scorecard to be used, all or in part, at their chosen organization.
2. Learn and begin process improvement at their organization of choice.
 - a. Include at least the process for how money is handled and potentially one other process.
3. Learn fundamental principles of fundraising and consider how to implement them in your church or organization.
4. Be motivated to do these things

Some churches may be too small to implement everything discussed during this seminar, but other churches are not. Even a small church can benefit from something in this seminar. Look for what fits you and your church, modify it as needed, and go.

Section 1 - Basic Business Administration and Finance

Part 1 – What are we, a business, a church, or both?¹

The church as the body of Christ

Jesus Christ established His Church (Matthew 16:18) to share His gospel for the glory of God. In this role, Christian leaders preach, teach, share, worship, encourage, admonish, counsel, and support. For those who truly love Christ, this is our favorite role. It is also our primary role, never to take a back seat to anything. Churches have two key functions. The first is pastoral care, including everything we think of as “spiritual”, such as preaching, worship, teaching, visitation, prayer, counseling, and ceremonies (marrying, burying). The

¹ Read [“The Early Church – From Movement to Organization”](#)

second is social support, including things that we think of as physical, such as clothing closets, community activities, addiction treatments, and food banks.

The church as a small organization

The church is a small organization, with a facility, budget, and staff, paid or unpaid.² We have what the world might consider to be customers; our church members and attendees. Ever since the apostles selected deacons, the Church has been an organization, as well as a movement. Churches are a part, often a large part, of their communities. In fact, throughout all of history and most of the modern world, the Church provides more resources and services to their community than the government does. The influence of a church in a town will often be greater than a similarly sized small business, such as a restaurant or a shop.

Years ago, as a church leader, I was speaking to our church administrator at our large church in northern Virginia. He was concerned, as was his job, about our practices for money handling and accountability. Later, I chatted with another church member. These business-related questions came up, and her response was that we should not concern ourselves with any more than the most basic business practices because God would take care of it all. In another circumstance, a woman wanted to start a ministry, but decided not to because writing up a plan, a budget, and personnel matters were too complicated. She believed that the church was prioritizing administration over ministry.

The church as an assembly of sinners and a target of the greater culture

The Lord promised that His followers would be persecuted. Sometimes, individual sin defames the church (and the Lord). Other times, false allegations hinder God's work and harm the lives of His people. Church leaders must be ready to face the attacks of Satan around them.

In 2018, a student accused her professor of sexual assaulting her for twelve years, though an investigation found it to be consensual adultery. The news media grabbed the story, accusing the Southern Baptist Convention (SBC) of hiding widespread sexual abuse. Southern Baptist leadership refused to challenge the accusations and decided to give up many of their legal rights in an effort to avoid personal attacks. An inquiry by Guidepost Investigations, with the accuser's lawyer as consultant and final editor, produced further allegations. None were proven. Meanwhile, an investigation by President Joe Biden's Department of Justice found nothing. Nonetheless, the SBC paid \$13 million to settle the case, much of it to the accuser and her lawyer. That money came from individual tithes, missions offerings like Lottie Moon, and tuition from young ministers in training.

This vignette emphasizes that personal and institutional risk come from within, the professor in the adulterous relationship, and from outside, the unjust accusations and financial penalties levied on innocent people.

The Directed Church

We see, therefore, that the local church holds many roles and has many responsibilities, large and small. The purpose of this seminar is to train pastors, seminary faculty, administrators, and other leaders how to

² Even the largest megachurches rarely employ more than fifty full time staff.

effectively perform the more administrative chores in those roles, including handling business, money, fund raising, and other factors.

The mission of the church

The Westminster Shorter Catechism describes the chief end of man as “To glorify God and enjoy Him forever.”³ While a wonderful summary, our ancestors at Westminster said little about some of the unique challenges that face us today. Each Christian organization will use Westminster’s formula, a Bible passage, or something else as a mission statement. The specific mission of each church or entity is determined by the leadership after thoroughly evaluating their resources and their environment, extensive prayer and seeking the Lord. Leadership should solicit congregational feedback (but not veto) prior to finalizing them.

For example, a church in a college town should have a robust college ministry. Likewise, a church in a town with a military base ought to have intentional ministries for soldiers and families. Congregations in impoverished areas probably need to provide more social services, while not neglecting the basics of pastoral care.

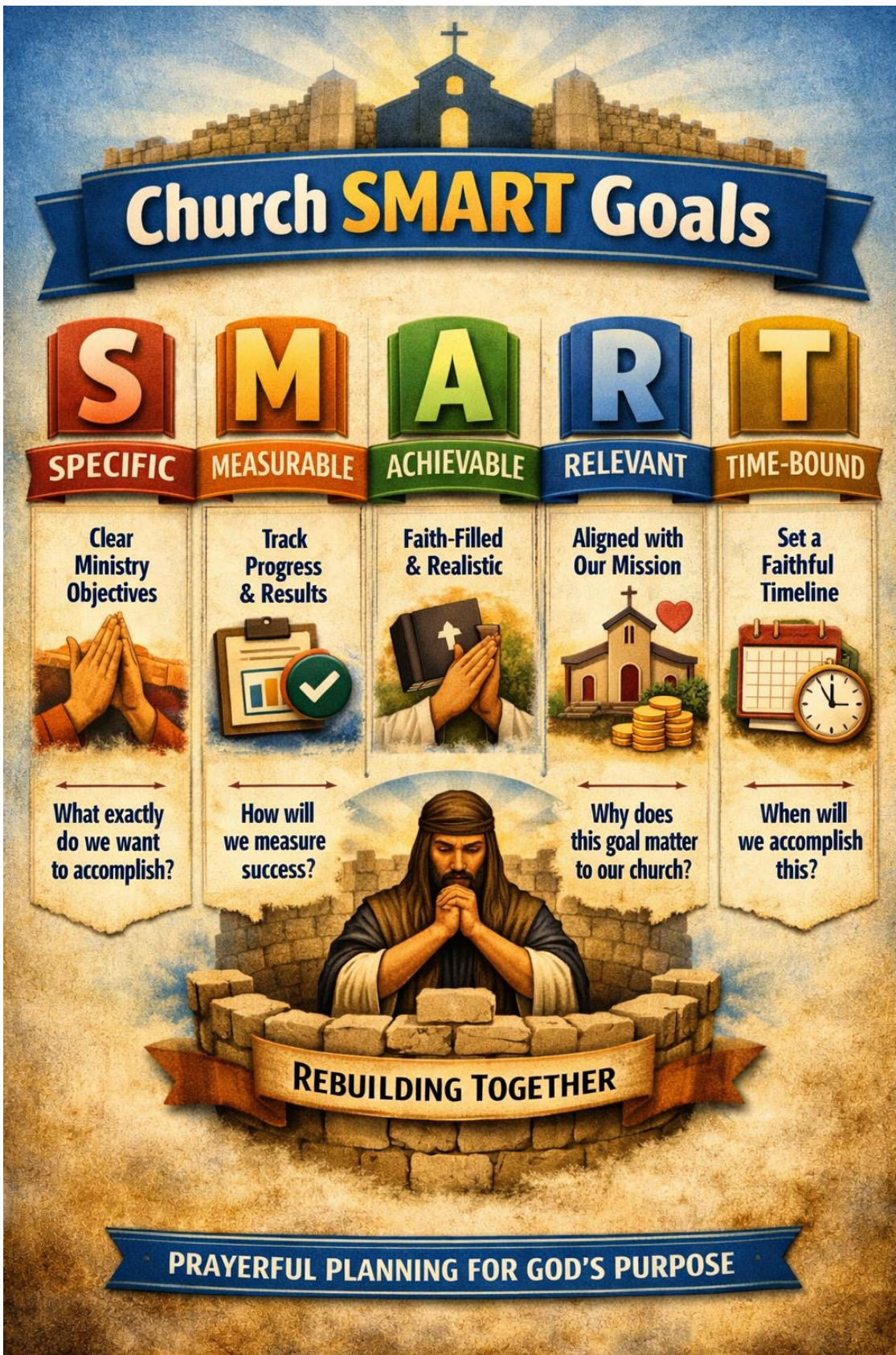
The vision of the church

Biblically, the vision of each church is to transform its members into the likeness of Christ. While an excellent general vision, God leaves it up to His people to follow His leading in their specific vision. A church on the beach in California founded by surfers will likely have a different style than a church in London founded by bankers. While all churches and other Christian organizations must do the basics of discipleship (Matt 28:18-20), they will differ in specifics. Therefore, the local vision will differ.

Part 2 - The Balanced Scorecard

Once the specific mission and vision of the local organization are established; the church or educational institution must choose goals. Goals should be specific, measurable, attainable, realistic, and time limited (SMART). For example, Church A may want to gain twelve new members in the next calendar year. Church B may want to be more holy. Both goals are appropriate, but only Church A’s goal is SMART. In fact, Church B’s goal is not really a goal, just a hope.

³ <https://www.reformedclassicalist.com/home/q1-what-is-the-chief-end-of-man>.



Organizations large and small use the Balanced Scorecard (BSC) to decide what their main goals are, how they relate to each other, and how to achieve them, at least in part, using existing resources. The BSC helps organizations to identify their goals in a variety of areas, helping to ensure that nothing important gets missed

and that nothing unimportant gets acknowledged. The organization must set metrics, set targets, and review them regularly.

The BSC focuses on four areas, Financial, Customer/People, Internal Process, and Learning & Growth. These areas will be adapted to the organization's need.⁴ Following are examples of metrics for a BSC. Each minister and group must describe them and set clear, reasonable targets.

Church X

Financial

Metric	Description	Monthly Target	YTD Target
Tithes and offerings	Continuous, per giver, compared to need	8.5% of annual budget	
Budget adherence	% over or under		
Fundraising success	Special programs such as legacy giving		

People/Customer

Metric	Description	Monthly Target	YTD Target
Worship attendance	Binary, categorical, or continuous		
Baptisms and New Members	Number		
Small Group participation	Binary, categorical, or continuous		

Operational efficiency/Internal Process

Metric	Description	Monthly Target	YTD Target
Staffing levels			
Facility utilization	Percentage of each part of facility and total used		
Program effectiveness	Solicit feedback		

Community Engagement/Learning and Growth

Metric	Description	Monthly Target	YTD Target
Outreach programs	i.e. Awana Bible Club, Upward Sports		

⁴ How the Balanced Scorecard Aligns Universities for Strategic Success, <https://www.spiderstrategies.com/blog/universities-balanced-scorecard/>.

Volunteer involvement	Binary, categorical, or continuous		
Community feedback	Surveys (online), complaints, compliments, interactions		

Educational Facility Y

Financial

Metric	Description	Monthly Target	YTD Target
Tuition revenue per student			
Cost per degree awarded			
Fundraising effectiveness			
Endowment growth			
Research grant acquisition			

People/Customer

Metric	Description	Monthly Target	YTD Target
Student			
Retention rates	Proportion		
Graduation rates	Proportion		
Post-graduation employment rates	Proportion		
Student satisfaction with academic programs and support services			
Faculty and staff			
Job satisfaction			
Retention rates	Proportion		
Professional development opportunities			
Alumni and employer			
Graduate career advancement			
Alumni engagement with the institution			
Employer satisfaction with graduates' preparedness			

Internal Process

Metric	Description	Monthly Target	YTD Target
Academic			
Admissions and enrollment management			
Curriculum design and delivery			
Assessment of learning outcomes			
Degree completion support			
Academic advising			
Research			
Proposal development			
Grant management			
Research conduct			
Knowledge dissemination			
Student services			
Housing			
Dining			
Counseling			
Career services			
Campus activities			

Learning and Growth

Metric	Description	Monthly Target	YTD Target
Faculty development			
Participation in professional development programs			
Research productivity			
Teaching effectiveness ratings			
Advancement in rank			
Staff development			
Training program completion			
Career progression opportunities			
Skill certification			
Technology infrastructure			
System reliability			
User satisfaction			
Security incidents			
Adoption of new technologies that enhance efficiency			



Regional Specifics⁵

Exercise 1 – Make a Balanced Scorecard for your church or organization

The students will assemble into groups of two or three. They will be allotted thirty minutes and create a balanced scorecard (BSC) for any organization to which at least one of them belongs. Groups will then take five minutes to present their BSC to the class for discussion and feedback. Students will make their updated BSC in such a way as to be useful to implement, all or in part, at their chosen organization.

⁵ Dr. Harris wrote this seminar and, not surprisingly, knows the American context better than any other context. This seminar, however, is intended for and has been used, all or in part, for learners throughout the world. When possible, the MDHI includes a local expert to provide region-specific information.

Part 3 - Business Practices for all churches and small religious organizations

Once the BSC is complete and approved by church or organizational leadership, administrators must consider and usually implement the following:

1. **Create a Comprehensive Budget:** Develop a detailed financial plan that outlines expected income and expenses for all operations, from maintenance to ministries. Leaders will review past data, guess future income (like tithes and offerings), and set spending limits. A budget will guide spending decisions and align resources with priorities. Every ministry leader who has (or wants) a line item in the budget will need to provide input.
2. **Track Donations and Expenses:** Maintain accurate records of all contributions and church spending. This helps monitor financial health, ensures accountability, and supports transparent reporting.
3. **Protect your Church's Integrity:** Implement internal controls and financial safeguards to prevent fraud, misuse, or mismanagement of funds. Protecting integrity builds trust with members, donors, and the community.
4. **Remain Transparent with Members:** Share regular financial reports and updates with the congregation. Openness fosters confidence, encourages generosity, and strengthens member engagement. Meet with them
 - a. Annually at the church's or organization annual business meeting.
 - b. Quarterly with the finance and personnel team
 - c. As needed for large expenditures or problems or opportunities that arise.
5. **Set Up Recurring Giving:** Offer automated giving options so members can contribute consistently. This provides steady cash flow and reduces the impact of seasonal giving fluctuations. Making online giving available increases donations by 30%.
6. **Communicate Regularly About Giving:** Educate members on the church's financial needs, goals, and progress. Clear communication encourages generosity and shared responsibility for ministry funding.
7. **Consider Using Church Accounting Software:** Implement specialized tools to track donations, manage budgets, and generate reports. This improves accuracy, efficiency, and compliance with financial regulations.
8. **Build an Emergency Fund:** Reserve funds for unexpected expenses or income shortfalls. This helps the church remain financially stable during crises or economic downturns. The size of the fund will be determined by:
 - a. Money brought in
 - b. Large or overly frequent recent expenditures
 - c. Comfort level of the leadership
 - d. Economic volatility in the environment. A more volatile situation, such as a nation at war, usually requires a larger emergency fund.
9. **Establish Financial Policies:** Create clear guidelines for budgeting, spending, and handling church funds. Policies ensure consistency, fairness, and protection against misuse. Policies should be in writing, perhaps in a Policy and Procedure Manual.
10. **Stay Informed on Financial Laws:** Whoever is handling the administrative work at a church, seminary, or other small, Christian organization should keep up with relevant nonprofit and tax regulations. Staying

compliant avoids legal issues and protects the church's tax-exempt status. Pastors may have a lawyer in their congregation or a lawyer in a sister church in the association.

11. **Establish personnel policies, both for employees and volunteers:** These policies include job descriptions, benefits, workman's compensation, and others as needed.

These best practices require work, and far more than a solo pastor, also tasked with preaching, visiting, counseling, and mowing the grass can possibly do. Elders, deacons, or other trusted leaders in the church should be involved.

An estimated 5% of revenue is lost annually across all organizations, including nonprofits and even churches (Lamothe et al., 2022). Individual actors and groups of actors defraud churches, whose financial defenses are often weak. Triangle fraud theory suggests that fraud is caused by three factors (Yohanna et al., 2021). The first is the pressure and incentive to steal. The second is the opportunity, often caused by poor internal controls in the organization. The third is the rationalization, in which the criminal justifies their actions to themselves, and if they get caught, to others. Churches need to consider each factor and how to defend themselves.

An effective internal control system has five components (Yohanna et al., 2021). The overall environment should be orderly, efficient, and professional. The church should have ongoing and periodic risk assessments. Policies and procedures that minimize error and fraud should be in place. Information and communication should be transparent and robust. Finally, a chain of effective supervision is necessary. Other internal practices include reliable counting and documentation of receipts, money storage in a safe location, rapidly depositing money in a bank, and sharing responsibility for disbursements among several skilled and reliable people (Tetteh et al, 2021).

Section 2 - Process Improvement

Once a church or small organization has established sound policies and practices to guide its operations, it should consider a schedule to reevaluate these policies and practices on a regular basis, perhaps annually. For example, my home church, Memorial Baptist Church (MBC) in Beckley WV, was charging ridiculously low hourly rates for the use of our gymnasium. We hadn't changed the rates for ten years, and no one thought about it. We had rewritten our bylaws in 2023 and then created a policy and procedure manual in 2025. Prompted by these documents, we raised our gym usage prices and gained more income for ministry.

Part 1 - Find-Organize-Clarify-Understand-Select-Plan-Do-Check-Act (FOCUS-PDCA)⁶

FOCUS PDCA is a simple but effective paradigm for process improvement. Process Improvement Plans (PIP) use FOCUS-PDCA methods. It is widely used in all kinds of industries and in smaller facilities such as schools and churches.

- **F**ind a process or identify a problem that needs improvement.
- **O**rganize a team that understands or works with the process or problem
- **C**larify the knowledge

⁶ Does Your Church Strive for Excellence? <https://smartchurchmanagement.com/what-is-focus-pdca-methodology/>.

- **U**nderstand the process variations
- **S**elect a solution to test
- **P**lan the improvement effort
- **D**o the plan
- **C**heck the results to see whether the improvement efforts truly made a difference.
- **A**ct on those results. If the improvements work, write the policy, train the people who work with the process, and continue to monitor.



Blood Culture Process Improvement example

Years ago, I was the chief medical officer at a hospital in the US. A significant number of patients who came to our emergency department (ED) needed blood cultures to check for bloodborne infection. A nurse would take the patient's blood, place it into appropriate tubes, and send the blood to the lab for analysis. The patient was admitted to the hospital in case a serious blood infection was present. They had to take antibiotics and stay at least three days until the results came back.

Most cultures were negative, meaning that they did not grow bacteria after incubating for three days. A few cultures were positive, meaning that the patient had a dangerous infection in the blood. A few other cultures were contaminated, meaning that the pathogens in the patient's blood were not from infection but from the process of taking the sample. Contaminated blood cultures cause unnecessary hospital stays and antibiotic use for the patients, along with potential exposures to other diseases. It costs the health care system millions of dollars per year in unnecessary costs, money which could be used to solve other problems for patients.

Find and Organize - We decided to analyze this process and assembled a performance improvement (PI, FOCUS-PDCA) team to improve it.

Clarify the Knowledge and Understand Process Variations – Lab and ED staff on the PI team discussed how they drew blood cultures. They reviewed the literature to identify best training, best equipment, best practices, and variations in all three. The PI team also looked at various types of blood culture needles, syringes, and tubes. We discovered significant variation in blood culture drawing technique between nurses but that variation only uncommonly seemed to impact whether or not a nurse had more contaminated blood cultures. Looking at the equipment, however, we found that the type of blood culture syringe used did seem to impact contamination rates. This means that nurses using one system were significantly more likely to have contaminated blood cultures than nurses using another one.

Select a Solution to Test

Our literature review revealed that one blood culture drawing system was much better than the others. We contacted the manufacturer and they donated the equipment for the trial free of charge. The new syringes were ten times as expensive as the old syringes, \$20 vs \$2 per syringe, but we hoped that decreased costs of labs, antibiotics, and hospitalizations would make a change clinically better and fiscally responsible.

Plan the Improvement Effort

With the help of the manufacturer, our staff arranged training on the new system for all ED nurses and lab phlebotomists. After everyone was trained, we implemented the new system with half of the nurses and lab personnel and used the old system with the other half for three months. We had observers make sure that nurses and phlebotomists used proper techniques. During the trial, we followed outcomes (blood culture contamination) daily and briefed hospital leadership weekly.

Do the Plan

We executed our PIP. Hundreds of patients were involved in the trial.

Check the Results

We found that patients who had blood cultures with the new equipment were nine times less likely to have contamination than those with the old equipment. The financial case for the change was compelling.

Act on the Results

Our PI (FOCUS-PDCA) team helped implement the new system, and then disbanded. Leadership monitored the changes. We selected another problem and formed a new PI team. The process continued...

Part 2 - Lean Six Sigma

FOCUS-PDCA is a useful tool to guide process improvement efforts in any organization. Lean Six Sigma (LSS) combines elements of lean and six sigma to handle other problems, often more complicated ones. Fixing problems and improving processes is difficult but these tools can be effective.

Lean was originally used in manufacturing to minimize waste in production processes. Soon, leaders in other industries such as services realized that lean principles could minimize waste of time and money as well. The seven principles of Lean are as follows.⁷ Church and seminary leaders, as well as those of other small organizations, can integrate these principles into their process improvement efforts and day-to-day operations.

1. We exist to provide value to our customers. In the church or seminary context, our work is for the glory of God through His people, who are the various stakeholders in our ministries.
2. Waste is the greatest hindrance to achieving our goals. In our context, the greatest problem is sin, but minimizing waste is generally positive.
3. A good root produces good fruit (cf. Matthew 7:18).
4. The greatest long-term gains are achieved incrementally and continuously. The growth of the church through history is a good example.
5. Capable and empowered employees will achieve great things. Christian workers led by the Spirit will achieve great things, and the Spirit makes them capable and empowered.
6. We achieve better results when we work together. The Church is evidence of this truth.
7. Value is created, learning happens and relationships develop where the action is. Serving Christ together brings us together.

Six Sigma refers to a system of techniques to minimize errors. It is analytical and statistical, with six sigma referring to the likelihood of error of less than 3.4 defects per million opportunities. Continuous efforts to achieve stable and predictable process results (e.g., by reducing process variation) are of vital importance to business success.

Manufacturing and business processes have characteristics that can be defined, measured, analyzed, improved, and controlled.

Achieving sustained quality improvement requires commitment from the entire organization, particularly from top-level management. The key principles of six sigma include:

1. Continuous efforts to achieve stable and predictable process results (e.g., by reducing process variation) are of vital importance to business success.
2. Manufacturing and business processes have characteristics that can be defined, measured, analyzed, improved, and controlled.

⁷ What Christian Leaders Can Learn from Lean, <https://hc.edu/center-for-christianity-in-business/2023/06/08/what-christian-leaders-can-learn-from-lean/>.

- Achieving sustained quality improvement requires commitment from the entire organization, particularly from top-level management.

Comparison of FOCUS-PDCA and LSS

FOCUS-PDCA	LSS - DMAIC
Plan	Define Measure Analyze
Do	Improve
Check Act	Control

Points of failure in LSS⁸

- Lack of top management attitude, commitment, and involvement; lack of leadership and vision
- Lack of training and education; lack of resources (financial, technical, human, etc.)
- Poor project selection and prioritization; weak link to strategic objectives of the organization
- Resistance to culture change; Poor communication; Lack of consideration of the human factors
- Lack of awareness of the benefits of Lean/Six Sigma; Lack of technical understanding of tools, techniques, and practices



⁸ Lack of originality, Inadequate for complex manufacturing, Overuse of consultants, Potential negative effects, Overreliance on statistics, Stifling creativity in research, Lack of documentation, Six Sigma, https://en.wikipedia.org/wiki/Six_Sigma.

Regional Specifics⁹

Exercise 2 – Make a FOCUS-PDCA plan (PIP) for your church or organization

The students will assemble into groups of two or three. They will be allotted thirty minutes and create a PIP for any organization to which at least one of them belongs. Groups will then take five minutes to present their PIP to the class for discussion and feedback. Students will make their updated PIP in such a way as to be useful to implement, all or in part, at their chosen organization.

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Section 3 – Fundraising

Every organization needs to raise money for its operations. For-profit businesses like a candy factory or a law firm charge for goods and services. Schools get money from student tuition, research and other grants, limited goods and services (like school sponsored clothing), and charitable contributions. Churches receive the majority of their funds from tithes and offerings donated by members of the congregation. Sometimes a church will receive government grants, typically for humanitarian work in its community.

The purpose of placing fundraising in the final section of this seminar is that churches will make the most donations if they have a strong mission and vision, SMART goals, and sound policies and procedures. Also, churches and other religious organizations must be continually improving their processes. Finally, such organizations must know what they would do with any money received. Donors give to accomplish goals that are important to them, and they do not commonly provide funds for “whatever the church leadership thinks will be a good opportunity.”

I was meeting with a high-value donor several months ago. Towards the end of our lunch, he said, “Mark, how much do you need?” I said, “well, to fund the activities for early 2026 that we currently have planned, I could use an additional \$5,000.” He replied, “yes, but what about expanding your operations. I want to see your work scaled to help more people.” I said, “well, any amount you are willing to give. How about \$50,000?” The MDHI had a mission and vision, a strategy document like a balanced scorecard, and process improvement activities like FOCUS-PDCA, but we did not have a plan for expansion. Ideas are not a plan. This very well-to-do donor knew that I did not actually know what I might do with a large donation. I have since provided a detailed plan, but I lost the moment of his greatest willingness to give.

Part 1 – What Makes Donors Give?

The number one determiner of who gives is religious commitment. That is, the most faithful Christians are also the most faithful givers. Greater religiosity, as evidenced by adherence to traditional beliefs and more consistent attendance, is associated with more religious commitment (D’Souza et al., 2021). According to the same study, non-traditional beliefs are associated with less commitment. Theologically conservative congregations provide more to their churches than liberal congregations do, and church cultures that make high demands on their members discourage participation without contribution by attendees (Munday, et al, 2019).

For example, a pastor who wants to increase giving (and volunteer hours) should first work on his parishioners Christian maturity, not his donation appeal. Teaching the Bible, not devising some powerful emotional appeal, is the right path for the leader of a Christian organization. It is humbling for fundraisers to realize that the greatest factors in giving are something largely out of our control...the Christian commitment of the people. If a church is not preaching, teaching, worshipping, and living the Word, or if a seminary does not have the Word as its focus, go back to start.

Bekkers & Wiepking (2011) detail eight primary conditions that usually need to be met so that donors will give.¹⁰ These include

1. They are aware of the need.
2. They are asked to help meet the need.
3. They are altruistic, willing to give to others.
4. They share values with the requesting organization.
5. They believe that the requestor will use the money efficiently and effectively.
6. The costs and benefits of giving are tangible.
7. They gain psychological benefits, like a feeling of generosity.
8. They believe that giving will enhance their reputation.



¹⁰ Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy. *Nonprofit and Voluntary Sector Quarterly*, 40(5), 924–973. <https://doi.org/10.1177/0899764010380927>.

Awareness

These eight may change somewhat in a Christian context. Generally, a donor to the church or organization must start out as a friend of people at the church or organization first. Christians will generally pray for a group before they give to that group. And prayer, not money, is the single most important support. Prayer builds the relationships that may later move into money and volunteer time donation. Relationships with trust start before and extend after resources change hands. In the context of such relationships, organizations tell donors of their needs.

Ask

Donors rarely give to causes unless they are asked to give. Why not?

1. They don't know if a need is already met.
2. They don't want to be seen as showing off.
3. They want to hear the fundraiser make a cogent and compelling appeal. Donors know that such an appeal will be effective for other donors as well.
4. Emotionally and psychologically, it feels good to be asked to help.

The hardest psychological barrier to fund raisers such as pastors is an unwillingness to ask for money. Many good Christian leaders in my experience have failed to meet resource goals because they didn't want to "beg for money."

Fundraising is not begging. Good nonprofit organizations provide valuable services such as health care or education at a reasonable cost. Donors need to use their money in ways that are meaningful to them. The Church is the greatest cause of all. Tithing, giving offerings, or otherwise donating allow the donor to use his or her money to accomplish goals that he or she could not achieve on their own.

Altruism

Some people believe in giving to others, and others do not. Economic conditions make a big difference, as people tend to be less generous and even hoard in unstable times. Those who volunteer for an organization are more likely to give to it, and those who give one gift are more likely to give another.

Shared Values

People support people and ministries like themselves. Catholics favor Catholics, Baptists favor Baptists, and so on. The areligious or those following another faith are less likely to give to any Christian charity. However, interests can sometimes cross such barriers. A Catholic and a Jew might give to a hospital that cares for the indigent in Dhaka, despite their differing religions. Doctors tend to give money or volunteer time to medical charities, while engineers may favor organizations with projects such as building bridges or digging wells.

Efficient and Effective

Efficiency refers to using resources with a minimum of waste, and effectiveness means applying resources in a way that accomplishes the stated mission. A project that digs wells in an arid part of Africa is efficient if it can dig them 15% cheaper and 20% faster than the standard. However, if the area where they hope to dig the wells

doesn't need wells, the project is not effective. Furthermore, if the cheaper wells are of much lower quality, the project is also not effective. Donors want their money to matter, so efficiency and effectiveness are required.

Administrative costs also impact efficiency.¹¹ If Donor A gives \$1,000 to Charity B, and Charity B uses 40% for overhead, then only \$600 of Donor A's dollars go through Charity B to the problem at hand. If Charity C's administrative costs are only 25%, then \$750 of Donor A's gift goes to the problem. Administrative costs are not worthless, and a well-run charity should spend about 25% of its income for administration.

Numerous internal practices, such as offering omnichannel services, sound money handling, periodic auditing, and solid financial accountability, increase donor confidence in the church (Tetteh et al., 2021).¹²

Tangible Costs and Benefits

Giving and volunteering always involve costs. To give \$1,000 to a church, for example, the donor must write a check, put it in an envelope, and mail it or place it into the offering plate. Alternatively, the person must make an online account or registration. They transmit the money, and maybe have to pay a 2% handling fee. Thus the real gift is \$980. Volunteering, of course, is more labor-intensive.

The opportunity costs are much greater. Giving \$1,000 to Charity A means not giving it to Charity B, or Church C, or Seminary D. A few people have so much money that \$1,000 here and there doesn't matter much. But everyone has 24 hours per day and 7 days per week. Time that a potential donor spends investigating or meeting the leadership of Charity A is also time not spent on Charity B, Church C, or Seminary D.

In 2022, there were 1.97 million nonprofits operating in the US, including 1.48 million 501(c)(3) tax-exempt organizations, according to the Internal Revenue Service (IRS). The nonprofit sector accounted for 10.2% of all private-sector workers in 2017, the most recent year data is available from the Bureau of Labor Statistics. Most nonprofit jobs — 66.7% — are in healthcare and social assistance, followed by 16.2% in educational services.¹³ Ukraine has roughly 210,000 non-profits.¹⁴ Each one is asking for somebodies' money.

Donors and potential donors get hundreds or thousands of requests to contribute every year. And donors know that contributions above a certain level are public knowledge, so charities find out who gives and adds that person's contact information on to their mailing list. No one wants to be swindled, and the news is replete with stories of crooked charities or apostate preachers.¹⁵ A donor who supports a cause later shown to be bad suffers reputational damage. The successful fundraiser will look through the eyes of each potential donor.

With all these costs and potential costs, it may be a wonder that anyone gives. Yet they do, because benefits are also tangible. Feeding the hungry, healing the sick, rescuing the enslaved, and teaching the uneducated are

¹¹ Administrative costs include personnel, facilities, advertising, fund raising, insurance, grant writing, utilities, and other costs not immediately attributable to the ongoing projects, like sending a medical team to Kenya.

¹² Tetteh, L. A., Muda, P., Yawson, I. K., Sunu, P., & Ayamga, T. A. (2021). Accountability and internal control practices: A study of church fund management. *Academy of Accounting and Financial Studies Journal Preview Publication Details*, 25(6). <https://www.abacademies.org/articles/accountability-and-internal-control-practices-a-study-of-church-fund-management-11810.html>.

¹³ How many nonprofits are there in the US? <https://usafacts.org/articles/how-many-nonprofits-are-there-in-the-us/>.

¹⁴ The number of charitable organizations in Ukraine has almost doubled since the start of the full-scale war, <https://opendatabot.ua/en/analytics/non-profit-2023>.

¹⁵ Pakistani businessman Arif Naqvi swindled Bill Gates out of \$100,000,000 through his private equity firm, the Abraaj Group. Somalis in Minnesota defrauded \$1.5 billion from the state government.

valuable tasks, and good non-profits, like churches and schools (seminaries, Christian grade schools, etc.). Christians, always wanting to “not let the left hand know what the right hand is doing” (Matt 6:3), sometimes struggle with making the potential benefits of a donation tangible.

Psychological Benefits

Donating always involves a loss, as a donor is giving away something that he worked hard to obtain, his money (or time). The church, school, or other organization that is trying to receive that money must overcome the feeling of loss in that donor. For Christians, and Christian organizations, the Bible itself is a help. In 2 Corinthians, the Apostle Paul was soliciting donations for the poor Christians in Judea, largely from the poor Christians in Macedonia. Paul writes:

Now I say this: the one who sows sparingly will also reap sparingly, and the one who sows [a]generously will also reap generously. Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Cor 9:6-7)

Read the whole chapter. Giving to the church or a Christian organization is not optional... it is required of everyone who claims the name of Christ. Further, God promises to return to the giver many fold blessings, though not necessarily material ones.

Jesus' words in Matthew also apply. The religious leaders of the day wanted everyone to know of their piety, so they carried on their duties, such as fasting, with somber faces. Jesus said,

“When you fast, do not look somber as the hypocrites do, for they disfigure their faces to show others they are fasting. Truly I tell you, they have received their reward in full. But when you fast, put oil on your head and wash your face, so that it will not be obvious to others that you are fasting, but only to your Father, who is unseen; and your Father, who sees what is done in secret, will reward you.” (Matthew 6:16-18)

Donors, including Christians, who act in such a way as to draw attention to their generosity have received their reward in full. Those who realize that their donation helps open the floodgates of God's blessing, and feel glad because of it, without letting others know, will get much more from the Lord.

There is one exception to this general principle. King David of Israel let his nation know of his generous gifts to build the Temple (1 Chronicles 29:1-5). He did so because, as king, he needed to set an example. Stirred by their king, the people of Israel gave generously for the cause (1 Chronicles 29:6-9). Sometimes a leader is called to let his followers know what he is doing as an example to them.

Reputational Enhancement

Of all the determinants of giving, this one alone is forbidden to Christians. God's glory, not our reputation, is to be our driving impulse. King David, well known for his love of God and devotion to Him, revealed his generosity by giving to this temple project. Had David's grandson, King Rehoboam, well known for his apostasy, done the same thing, he would have caused doubt, since devotion to God was so incongruous with his previous actions.

However, sometimes non-Christians wish to give to causes addressed by churches or other Christian organizations. For example, a local foundation may wish to give money to a food bank run by a church to feed

poor people in town. Reputational enhancement will be a major factor in their gift, since such foundations themselves need contributions. Churches and other organizations who seek to raise money must be aware of how their program impacts the reputation of all their donors, and make that impact good.

A related question is, “Should a charity (church, etc.) take donations from people and groups of ill repute?” For example, should a church take a donation from a pub, an abortion clinic, or a felon? On one hand, the Bible says, “A good person leaves an inheritance to his grandchildren, And the wealth of a sinner is stored up for the righteous.” (Proverbs 13:22). This passage would suggest that the source of the money doesn’t matter. On the other hand, some donors will refuse to have their name associated with such an entity and stop giving to the church or even going to it. I would suggest that there is no blanket answer, and each instance must be handled case by case.

Part 2 – Practical Considerations in Fundraising

Pastoral Care and Social Support

Churches and most other Christian organizations perform two categories of activities, pastoral care and social support. Pastoral care includes preaching, teaching, worship, counseling, visitation, and other activities that people generally see as “Christian ministry”. Attendees at the church in question usually fund pastoral care activities. Mental health care is a growing need (Hodge, 2020).¹⁶

Social support includes food pantries, clothing closets, community activities, financial assistance, job training, and other offerings. Social support is targeted at church attendees but is often made available to members of the local community. Until the advent of social security in the 1930s, the Church in America was the number one source of social support...much more than the government. Governments, community organizations, and people unaffiliated with the church are more likely to donate to social support than pastoral care activities.

Pastors, seminary leaders, and directors of other Christian organizations should craft their appeals for resources to the right group – attendees for pastoral care, and attendees and community partners for social support. While never denying the primacy of Christ in the organization, leaders may wish to emphasize how their ministry aligns with the interest of the prospective donor.

Organizational Excellence

A key factor in the success of any charity is the reputation of the organization. Higher trust is associated both with more willingness to give and to give larger sums (D’Souza et al., 2021).¹⁷ Donors want to be confident of the financial stability of whatever they fund (Martí & Mulder, 2020).¹⁸ Churches and organizations with a sound mission and vision, a comprehensive and meaningful strategy, excellent policies and procedures, solid training, and robust process improvement will perform better in fundraising.

¹⁶ Hodge, D. R. (2020). Religious congregations: An important vehicle for alleviating human suffering and fostering wellness. *Journal of Religion & Spirituality in Social Work: Social Thought*, 39(2), 119–137. <https://doi.org/10.1080/15426432.2020.1728604>.

¹⁷ D’Souza, C., Valladares, L., Ratten, V., Nanere, M., Ahmed, T., Nguyen, N., & Marimuthu, M. (2021). The effects of religious participation and brand image on commitment to donate to faith-based charities. *Journal of Nonprofit & Public Sector Marketing*, 35(1), 1–29. <https://doi.org/10.1080/10495142.2021.1953670>.

¹⁸ Martí, G., & Mulder, M. T. (2020). Capital and the Cathedral: Robert H. Schuller’s continual fundraising for church growth. *Religion and American Culture*, 30(1), 63–107. <https://doi.org/10.1017/rac.2020.3>.

Churches are often the only provider of pastoral care in their areas. Further, churches usually provide social services that are higher quality and cheaper than the government does. Roughly 345,000 churches existed in the United States in 2010, employing 1.3 million paid staff (Su et al., 2022). Christianity in America is efficient and resilient. Churches constitute a quarter of NPOs but only 11% of NPO employment (Su et al., 2022). This indicates that churches accomplish their mission with more volunteers and fewer paid personnel than other NPOs. Churches are usually self-funded. Su et al, 2022 revealed that members contribute 80% of church finances, while individual donors contribute only 45% of finances for NPOs.

Organizational websites are considered more trusted and reliable than other communication channels such as social media (Olinski & Szamrowski, 2020). As a result, they are a primary tool for identifying interested people and building relationships. Eventually, sites help people join the organization as donors or volunteers (Olinski & Szamrowski, 2020). Websites and social media in general favorably influence empathy and donation intention (Li et al., 2022).

Make giving easy for potential donors. The more a church emphasizes online giving, the more income it receives per capita, up to a 30% increase (Thumma, 2023). Attendance also improves. Median church attendance was 65 in-person and 0 online in 2020, growing to 60 in-person and 17 online (77 total) in 2023 (Thumma, 2023). All else being equal, more attendance usually results in more resources. Online crowdfunding venues enjoy a growing impact. GoFundMe, Kickstarter, Fundly, Rally, and others allow donors to bypass traditional nonprofit organizations and churches and give to causes important to them (Sepehri et al., 2021). The preferred vehicle for donating changes by generation. Younger donors prefer to give via social media and crowdfunding (Klafke et al, 2023).

Giving, including online giving, should be followed up with relationship-building contacts. Only every tenth donor (10%) was contacted by the receiving organization in one study (Olinski & Szamrowski, 2020). Ninety percent of donors received no acknowledgment or follow-up. Average NPO donor retention in the UK was 44.6%, and in the US was 45% in one study (Muscatelli, 2021). This was largely due to a lack of communication. Organizations needing to increase their resources find it difficult to succeed if they do not follow up with donors (Olinski & Szamrowski, 2020). However, fundraisers must be honest in their follow-ups. They should not overpromise, such as promising stewardship in perpetuity (Muscatelli, 2021).

Donation Size

High net worth donors capture the attention of church and organizational leaders since they have more money to give. However, lower net worth people are often more faithful, and give a higher percentage of their income. A schoolteacher who gives \$75 per month is often more valuable than a lawyer who gives \$1,000 per year. Furthermore, a broad donation base is better than a narrow one. Twenty people who donate \$1,000 per year are better than one person who donates \$20,000. Individual large donors exercise outsized influence and too often cut off organizations who offend them. The same is true of grant-giving institutions and governments. Men tend to donate more than women, but donate less often.

Churches and organizations should consider political support as well. Accidents, accusations, and other problems are inevitable, and Christian organizations discover that having more support in the community is better than having less.

Relationships

The key to fundraising is building relationships. In the nineteenth century, the Hampton Institute made deep relationships with donors, potential donors, and anyone interested in their work. Whether the person actually gave was not the primary issue. Hampton built lasting relationships with all these people.¹⁹ Furthermore, the Institute contacted interested people often, and shared news, whether good or bad. Churches and other Christian organizations have to focus on the relationships. Money will follow.

Money from the Government

Government grants are a two-edged sword. On one hand, the government has deep pockets and is expected to provide services to its citizens, services which churches and Christian organizations often produce. On the other hand, government money comes with strings attached.

1. Government personnel may insist on a deemphasizing of Christianity or on bad theology.
2. Such personnel may force social issue perspectives, such as on abortion, homosexuality, and trans issues, which are unbiblical.
3. Applying for government money is hard, requiring reams of paperwork. Chances of rejection are high, making leaders wonder why they did all that work.
4. Governments stick their noses into the innermost workings of the church.

Religious organizations typically receive fewer government grants than non-religious organizations but may get more grants if they show evidence of better resource stewardship (Altamuro et al., 2021).²⁰

Unpopular or Stigmatized Groups

Some groups are unpopular with prospective donors. The Roma in Greece, for example, are widely despised by the average Greek citizen. As a result, charities that aid the Roma, who are often impoverished, are less like to receive donations than charities that help regular Greeks. Churches and Christian organizations, tasked with supporting “the least of these my brethren,” may encounter these problems.

The Nehemiah Strategy

Biblical precedent informs Christian action in fundraising as well as in other aspects of life. Nehemiah used personal prayer, appeal to major donors, a request for government grants, notable volunteer use, church cost reduction, and education of the congregation in financial matters in his efforts to rebuild the walls of Jerusalem (Shaibu, 2021).²¹ But Nehemiah’s strategy is not merely financial. It also includes strong organizational leadership, excellent communication, and personal donations to serve as an example to internal and external stakeholders (Wunsch, 2023).²²

¹⁹ Smith, T. A. (2021). Not just the raising of money: Hampton Institute and relationship funding 1893–1917. *History of Education Quarterly*, 61(1). <https://go.openathens.net/redirector/liberty.edu?url=https://www.proquest.com/scholarly-journals/not-just-raising-money-hampton-institute/docview/2485454796/se-2?accountid=12085>

²⁰ Altamuro, J., Bierstaker, J., Chen, L. H., & Harris, E. (2021). Does it pay to pray? Religious nonprofits and funding. *Journal of Accounting and Public Policy*, 41(4), 106858. <https://doi.org/10.1016/j.jaccpubpol.2021.106858>.

²¹ Shaibu, I. A. (2021). Nehemiah fundraising strategy: A model for the Ghanaian church. *E-Journal of Religious and Theological Studies*, 7(2), 30–36. <https://doi.org/10.38159/erats.2021721>.

²² Wunsch, H. G. (2023). Nehemiah – Leader in times of crisis. *ProQuest*, 44(1). <https://doi.org/10.4102/ve.v44i1.2713>.

THE NEHEMIAH STRATEGY

MAJOR DONOR APPEAL



Engaging Key Supporters

GOVERNMENT GRANTS



Securing Public Funding

PERSONAL PRAYER



Seeking God's Guidance

CHURCH COST REDUCTION



Practicing Financial Discipline

VOLUNTEER MOBILIZATION



Mobilizing Skilled Helpers

REBUILDING TOGETHER

CONGREGATIONAL EDUCATION



Teaching Stewardship

Volunteers

Money is not the only thing that helps a charity. Many people who can't or won't give money will volunteer their time. People who practice their faith, as evidenced by attendance and listening to religious teachings, are twice as likely to volunteer as those who do not (D'Souza et al., 2021).²³ Leaders need to provide the right environment for volunteers. Jobs should be:

1. Well defined
2. Doable in no more than a few hours per week
3. Generally, it does not require specialized skills.
4. Have easily recognized physical and spiritual value.
5. Have an obvious endpoint. For example, the endpoint of a charitable encounter in a clothing closet occurs when the needy person walks away with a bag of clothes for them and their family.
6. Independent, but with ready access to leadership, or in a group, where volunteers can support each other.

Legacy Giving

Man is destined to die, and all that he has accumulated on earth will pass to someone else. In day-to-day life, a person will generally give a percentage of their income. At the end of life, a person may give a percentage of their total wealth. A faithful Christian laborer may make \$33,000 per year and give \$250 per month to his local church. At his death, if he has managed to buy a house and save a little, he may have a net worth of \$100,000. In his will, he could give some percentage to the church as a final gift. It would likely be more than \$250.

Nonprofit organizations (NPOs) with strong bequest programs can generate 30% of their yearly income via such programs (Bizzarri & Cardinali, 2023). Such can make the difference between growth and stagnation. The investigators note that women, the unmarried, the religious, older people, those who are altruistic, those who feel empathy for the cause, and those with a strong personal tie to the organization are most likely to make a legacy gift. Gift size makes a dramatic difference. Legacy gifts (bequests) are larger because, for routine gifts, donors tend to give out of their disposable income, while for bequests, donors give out of their total wealth. (Shaker et al., 2022). Entities that are perceived as effective and professional and that communicate well are more likely to receive legacy gifts (Bizzarri & Cardinali, 2023).

²³ D'Souza, C., Valladares, L., Ratten, V., Nanere, M., Ahmed, T., Nguyen, N., & Marimuthu, M. (2021). The effects of religious participation and brand image on commitment to donate to faith-based charities. *Journal of Nonprofit & Public Sector Marketing*, 35(1), 1–29. <https://doi.org/10.1080/10495142.2021.1953670>.

Legacy Giving Types

Ways to Leave a Lasting Impact



Bequests in a Will

Gifts through a will or estate



Beneficiary Designations

Charity named on accounts or policies



Charitable Gift Annuities

Lifetime income for donor, gift to charity later



Charitable Remainder Trusts

Income now, remainder to charity



Charitable Lead Trusts

Income to charity, remainder to heirs



Retirement Asset Gifts

IRAs or 401(k)s left to charity



Real Estate Gifts

Donating homes or property



Retained Life Estates

Live in your home, give it later



Endowed Funds

Legacy funds that last forever



Donor-Advised Fund

Charity as DAF successor

Debt

On one hand, churches take on debt to be able to accomplish things now that they otherwise could not. This benefits members now and in the future, and spreads costs between current and future members, rather than current members paying the whole bill. On the other hand, debt is dangerous, making the church (the borrower) the slave of the lender. Furthermore, in the US, churches are not required to maintain extensive financial records. The lack of records eases the administrative burden, but also prevents the church from giving a complete financial analysis to prospective lenders. In consequence, churches often have to pay higher interest rates than businesses of similar size when they want to borrow money.

Costs to raise money

For nonprofit organizations, the percentage of funds used for general administration compared to the percentage used for fundraising program support can be calculated as: $(\text{Admin} + \text{Fundraising}) / (\text{Total budget})$ or $\text{Admin} + \text{Fundraising} \%$ (Shaker et al., 2022). Key fundraising metrics include “the cost to raise \$1” and “net fundraising return.” The latter metric represents the total revenue minus the cost of raising that money. The best NPOs spend as little as possible on administration, while not sacrificing effectiveness. A widely accepted target fundraising-to-expense proportion is \$2.50 for administrative costs for every \$10.00 in funds raised (Cabral, 2020).

Who will do all of this?

Most ministers and leaders whom I have shared feel overwhelmed by the time they get to the end, and in some cases near the beginning of this seminar. I have seen churches and other small organizations do the following:

1. Leadership gains the expertise needed. Attendance at this seminar is an example.
2. Volunteers in the church have the skills and the time needed to help. Pastors are often surprised at the talent of the people in their own congregation.
3. Consultants from outside – volunteer if possible.
4. Coalition (sharing expertise and time) with other like-minded churches.
5. Internet resources and artificial intelligence can be very helpful in creating and customizing documents, but personal leadership is required to make it happen.

Regional Specifics²⁴

Exercise 3 – Make a fundraising plan for your church or organization

The students will assemble into groups of two or three. They will be allotted thirty minutes and create a fundraising plan for any organization to which at least one of them belongs. Use part 1, “What makes donors give?” as a guide. Groups will then take five minutes to present their plan to the class for discussion and feedback. Students will make their updated fundraising plan in such a way as to be useful to implement, all or in part, at their chosen organization.

²⁴ Dr. Harris wrote this seminar and, not surprisingly, knows the American context better than any other context. This seminar, however, is intended for and has been used, all or in part, for learners throughout the world. When possible, the MDHI includes a local expert to provide region-specific information.

Conclusion

Churches are uniquely established by God, whose ultimate loyalty is to God and not Man. Christian organizations share many of the requirements of churches. Churches and most other Christian organizations are small or medium sized businesses which face internal and external pressures. Setting an excellent mission and vision, focused on Christ, is the first step to success. Developing a sound and comprehensive strategy is the second step. As much as possible, churches and Christian organizations should adopt best business practices, such as crafting mission and vision statements and using strategy tools such as the Balanced Scorecard. Processes and policies should be evaluated and improved routinely. FOCUS-PDCA is a sound paradigm for analyzing and improving processes. Good leaders use wise resource acquisition in their fundraising.

The Church must always remember that it is the Body of Christ, an organization, and a common target of the world, the forces of Satan on earth. Commitment to Jesus Christ is the single most important factor in success. In fact, nothing else matters if the Lord is not exalted in everything that we do. Like all organizations, churches require resources to accomplish their mission. God is the ultimate Provider but expects His people to exercise wisdom.

Further Reading

1. ACES Framework of Organizational Development, <https://mdharrismd.com/2015/12/30/aces-framework-of-organizational-development/>.
2. DOTMLPF-P Analysis for War and Peace, <https://mdharrismd.com/2013/11/09/dotmlpf-p-analysis-and-military-medicine/>.