

SETTING YOUR MINISTRY FINANCE TEAM UP FOR SUCCESS

Five Common Struggles & Five Practical Solutions

Prepared by Brittany Thompson | Financial Coordinator, Abundant Life Church

Prepared for Ministry Leadership and Finance Teams

Overview

The table below summarizes five recurring struggles within ministry finance operations and the corresponding solutions. Full details and explanations follow on the next page.

#	Struggle	Solution
1	Missing or Incomplete Receipts	PEX Card Program
2	Manual Data Entry & File Conversion	Excel Macros
3	Inconsistent Fund Tracking	Dedicated Fund Accounting Software
4	Inconsistent Leader Communication	Standardized Digital Forms
5	Limited Leadership Visibility	Recurring Budget Reporting

Details & Explanations

Every finance office contends with the same handful of recurring challenges: missing paperwork, hours lost to manual entry, and limited visibility into what is actually happening with the money. The sections below outline five struggles encountered within our own finance operations, along with the solutions that have proven effective.

1. Missing or Incomplete Receipts

STRUGGLE

- Ministry leaders make purchases, but the Finance Office does not receive the receipt or supporting details about the purchase.
- Gaps in documentation make month-end reconciliation and audits considerably more difficult.

SOLUTION

- Transition purchasing to a PEX Card program.
- Every purchase is captured automatically at the point of sale.
- Cardholders photograph the receipt and add a note directly in the PEX app at the time of purchase.
- If required information is not provided, the card can be set to automatically deactivate after a set period of time until it is submitted.
- PEX automatically imports all transactions into Aplos each night at midnight, keeping the books current without manual entry.

This approach closes the gap between spending and documentation, rather than requiring Finance to pursue records after the fact, and eliminates the need for a manual daily import.

2. Long Hours Spent on Data Entry & File Conversion

STRUGGLE

- Re-entering bank exports, vendor statements, and contribution reports by hand consumes significant staff hours each week.
- This is time that could otherwise be directed toward analysis and ministry support.

SOLUTION

- Build macros in Excel to automate repetitive portions of the process.

- Macros can simply be recorded: perform the adjustment or formatting steps one time.
- Once saved, the same process can be repeated in the future with a single click.

A task that once required an hour can be completed in seconds, and is performed the same correct way every time.

3. No Reliable Way to Track Funds

STRUGGLE

- General bookkeeping tools are not designed for church finance.
- Restricted, designated, and general funds become blended together.
- This makes it difficult to determine what is actually available to spend and increases the risk of misusing designated funds.

SOLUTION

- Use fund accounting software designed specifically for churches and nonprofits — Aplos is recommended.
- Funds are separated correctly from the outset.
- Every report reflects true, spendable balances by fund.

The software itself can be transformative, but ensuring the system is configured to fit the specific needs of the ministry is the most important factor for long-term success.

4. Miscommunication with Ministry Leaders on Budgets & Reimbursements

STRUGGLE

- Without a defined process, requests arrive inconsistently — in different formats, with no deadlines, and missing details.
- This slows Finance down and creates frustration for leaders who are unclear on expectations.

SOLUTION

- Establish one standard submission process with a clear weekly or monthly cutoff date.
- Use JotForm to build simple forms for expense requests, check requests, time-off requests, and other ministry needs.
- Submissions are emailed directly to the approver, with multiple approvers included in the process where needed.
- The same link is reused each time and lives in one central location, tracking all associated data.
- Data can be exported to Excel at any time for review over longer periods.

When every leader follows the same process, requests move faster and nothing is overlooked.

5. Leadership Has No Real-Time View of Spending

STRUGGLE

- Without current figures on hand, leadership often does not learn a budget is off track until it has already become a problem.
- By that point, little room remains to adjust.

SOLUTION

- Provide a simple recurring report — weekly or monthly — showing budget versus actual by fund or ministry.
- Before building the report, ask the right questions for each leader:
 - *What figures does this leader actually need to see?*
 - *Are income and expense categories broken down in a way that is useful to them specifically?*
 - *What reports can be sent that help them run their ministry, not simply satisfy Finance?*

The report does not need to be complex — even a one-page summary allows leadership to catch issues early and make decisions based on current figures rather than estimates.

Final Thought

None of these solutions require a significant budget or a finance background to implement. They require putting a system in place before the problem recurs. Begin with whichever struggle is costing your team the most time at present.