

# PILLAR THREE

## Asset Mapping and Personal Money Management

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*“The earth is the LORD’s and the fullness thereof, the world and those who dwell therein.” (Ps. 24:1)*

Asset mapping can be beneficial to the congregation in the following ways:

- › Asset mapping helps us to recognize assets, strengths and gifts around us — assets that are otherwise overlooked, taken for granted, unappreciated or outside our vision.
- › Asset mapping propels us to identify beneficial relationships and build on them in collaborative action.
- › Asset mapping opens up opportunities for action toward the greater good.

### Asset Mapping: Focusing on God’s Gifts to Your Congregation

This exercise is a way to (re)focus on your congregation’s gifts and assets. It is a good way to begin to change the focus from what is lacking or what you no longer have to recognizing that God has blessed your congregation with many gifts, calling you to use them creatively and with gratitude.

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1. What are the primary assets identified in this area?
2. How would God have us use these assets to further mission and ministry in this congregation?
3. What plan should we put into place to make use of these God-given assets?

**PHYSICAL ASSETS:** Physical assets are things you can touch, see or feel. These include land and natural resources, buildings and space, equipment, materials and objects.

**INDIVIDUAL ASSETS:** These are the talents, experiences, perspectives and skills of individuals.

**ASSOCIATIONAL ASSETS:** These assets include voluntary groups, associations, networks and organizations of individuals who gather to do or enjoy something together that they could not experience on their own. They might be more formal groups with a name, or they could be informal groups.

**INSTITUTIONAL ASSETS:** These are business firms, public agencies and nonprofit institutions with budgets, staff and, usually, places of business. Institutions differ from voluntary associations in the motivation of the participants. People generally participate in institutional activities because of salaries, sales, taxes or other financial or legal considerations.

**ECONOMIC ASSETS:** Usually people think of local businesses as economic assets. We also should think of our spending power, our investing power and our productive capacity to provide valuable goods or services.

### A Financial Management Course for All Members

Research suggests that 70 percent of congregational members are burdened by excessive debt. Congregations can assist all members to better manage the money God entrusts to them by providing a financial management course. Remember, if we as the Church are not willing to teach how to manage our lives and gifts for the Lord, there is a sinful world out there ready and waiting to teach Christians how to live a self-centered life.

### Possible Resources

- › Financial Peace University — [www.daveramsey.com](http://www.daveramsey.com)
- › Good Sense Budgeting Course — <http://goodsensemovement.org>
- › Crown Financial Ministries — [www.crown.org](http://www.crown.org)
- › Thrivent Financial — [www.thrivent.com](http://www.thrivent.com)
- › *Becoming Money Wise* by Ronald Chewing (Birmingham, MI: Stewardship Advisors, 2004), [stewardshipadv@aol.com](mailto:stewardshipadv@aol.com)
- › *New Consecration Sunday Stewardship Program* by Herb Miller (Nashville: Abingdon Press, 2002), ISBN 0-687-063760
- › *Master Your Money* by Ron Blue (Nashville: Thomas Nelson, 1993), ISBN 0-8407-3393-3