



# When Not to Borrow: Unconventional Financial Wisdom to Set Your Church Free

*Ray Bowman, Eddy Hall*

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**When Not to Borrow: Unconventional Financial Wisdom to Set Your Church Free** Ray Bowman, Eddy Hall

Church architect and consultant Ray Bowman gives unconventional but sound financial advice for churches seeking to expand their ministry. Ray challenges typical borrow-to-build thinking, with proven strategies showing how your church can expand without going into debt.

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