



Money and Mission Starts: Funding New Churches for God's Mission

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“Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit.” Matthew 28:19

The culture is changing rapidly. The church is losing its place at the center of American life, and several decades of attempts to fix the church through better marketing, slicker programs, and hipper worship don't seem to be making much difference. Many are concluding that now is the time to live into a new imagination of God's calling for the church with new congregations that are indigenous to the culture and not stuck in old patterns.

But how will these new churches be funded? And how will they manage money? As attendance and giving shrink in established churches, the pool of resources to imagine new ministries seems to get smaller by the minute. Old models of funding seem as outdated as steeples and stained glass.

This report, based on interviews with church planters and a review of the church-planting literature, proposes three keys for money in new missional churches: appropriate funding, low overhead, and high priority on discipleship.

The search for and use of money is often viewed as the enemy of the church's true mission—but what if it wasn't? Partnering with funders feels like a necessary

Older models of funding for new congregations and ministries seem to have lost their relevance in the contemporary world. Recent studies and examples point the way to new strategies more nimble and responsive to contemporary conditions and perhaps more faithful to God's callings to ministry.

burden. What if it meant sharing the adventure and the risk of following God in paths unknown? Keeping costs down can feel like scrimping on quality. Instead, what if it meant keeping options open to the movement of the Spirit? And working on the budget and talking about giving are often dreaded chores. But what if these were opportunities to experience God's transformation in our lives and our neighborhoods? What if money was understood as more than the necessary fuel for church starts? What if the financial life of a new church was a sacred opportunity?

WHERE WE'VE BEEN

Conventional church-planting wisdom advises the following steps for an aspiring church planter:¹

- Put together a three-year projected budget for the new church.
- Find funding to cover as much of it as you can.
- Gather a team, rent a space, send out mailers, and hold a big launch service.
- Cross your fingers that as people start coming, they'll also start giving.
- As outside funding diminishes and expires, the offerings from new members will fill in the gaps.
- Make a plan to be self-sustaining from the offering plate in about three years.

There are certainly many examples of faithful and successful church plants that have followed this model, but if the church-planting movement is really going to be widespread, indigenous, and successful, this model is flawed in a number of ways.

Planning Too Far Ahead: If it's difficult to project a three-year plan for an established organization, it's nearly impossible to do so successfully for a congregation still in the womb. A three-year budget is really nothing more than a guess in this case, and could actually be very limiting. Who knows what God has in store for this church and this neighborhood? Locking into a plan for the next three years is not only unlikely to be successful; it's also a very poor way to be open to the leading of the Holy Spirit.

High Start-Up Costs: Endless strategies have been penned around the launch of a new church. I worry that this whole setup is flawed. New churches that rent space, hire staff, buy a copier, and send out mailings all before they've even met the neighbors will spend a lot of money on polishing something that may not connect at all to the needs of their neighborhood.

Outside Funding Down, Inside Funding Up? In many funding models, outside funding from a denomination or mother church drops off over time, with the expectation that as people come into the church, their offerings will make up the difference. What this doesn't take into account is that newcomers to church don't

¹ For one expression of this conventional wisdom, see Nelson Searcy and Kerrick Thomas, "Raising Funds" in *Launch: Starting a New Church from Scratch* (Ventura, CA: Regal, 2006), 69–96.

tithe—they tip.² Periods of growth are often the costliest for a new church. More people can mean more costs, but those butts in pews don't necessarily translate into bucks in the plate right away.

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One Size Fits All: Every church is different. A three-year timeline to self-sustainability may work great in the suburbs—but will it work among the urban poor, or new immigrants, or college students? Funding strategies need to be as contextual as any other aspect of church life.

Pressure on the Planter: This model puts a lot of pressure on the church planter to find and maintain funding sources, grow fast, and be ready to be cut loose after three years. Many planters go into debt, run down their savings, risk their marriages, and personally subsidize the church to keep it afloat.³ There's got to be another way!

Is there a way for church plants to be flexible, shifting as their understanding of their context and their discernment of the Spirit grow? Is there a way for church plants to celebrate God's abundant blessings instead of hustling for scarce resources? Is there a way for planters and their families to engage in the uncertain adventure of ministry in ways that are holistically healthy? Some brave new churches are breaking expectations and building new and faithful models for managing money. Let's learn from their experiments.

GUIDING ASSUMPTIONS

"Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God—what is good and acceptable and perfect." Romans 12:2

"Organizational culture eats strategy for breakfast and dinner." Peter Drucker

Cultural frameworks shape our thinking, our behavior, and our outcomes in ways that are often invisible. In the United States, our cultural defaults lead us to be

² Bill Easum and Jim Griffith, *Ten Most Common Mistakes Made by New Church Starts* (St. Louis: Chalice, 2008), 75.

³ Barna Group and Thrivent Financial for Lutherans, *Church Startups and Money: The Myths and Realities of Church Planters and Finances* (Ventura, CA: Barna Group, 2016).

obsessed with money (you can never have enough) and also repulsed by it (it's not polite to talk about). As long as these cultural defaults are running the show, we're not likely to see change in the church's money situation.

The strategies and models outlined in the rest of this article depend on a different set of assumptions than those taught by the prevailing culture. The church planter's first work is to engage in practices that create space for God to transform old cultural assumptions into new, Spirit-led ones.

Here are some of the assumptions about money and mission that orient this work:

- God is out in front of the church, moving among our neighbors and calling us to participate in a mission that's already underway.
- All resources are blessings that flow from God. (Psalm 24:1–2)
- The blessings the church stewards include money as well as relationships, truth, wellness, gracious leadership, time, and place.⁴
- God is actively providing abundant blessings for the church to do what it's called to do for the sake of the gospel. (Matthew 6:31–33)
- The church is called to witness to God's liberating action in its relationship to money and other resources, and to help people experience God's transformation in their own relationships with money.

APPROPRIATE FUNDING

Funding Sources: There are a variety of funding sources available to church planters, each with its own opportunities and potential pitfalls. Depending on the source, money may come with faithful relationships, useful wisdom, imposed timelines, hard expectations, or unsolicited advice. Church planters should discern carefully which strings attached will serve the mission to which God is calling them. Here are some sources of funding, along with potential benefits and pitfalls to consider.

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A Mother Congregation: In some instances, churches are planted out of an existing congregation and become “daughter” churches.

⁴ Eric Law, *Holy Currencies: Six Blessings for Sustainable Missional Ministries* (St. Louis: Chalice, 2013).

- A mother church may have a strong and lovely heritage of ministry to pass along. A new church birthed out of an existing one may mean a strong connection and ongoing investment.
- A mother church could also easily become overbearing, wanting to control minutiae of the new mission. A strong sense of heritage could become a burden if commitment to old ways starts to limit opportunities for innovation.

Partner Congregations: Some new churches seek a number of partner churches.

- Support from multiple congregations means you don't have your eggs in one basket. Diverse perspectives can keep the new plant from becoming myopic.
- Maintaining healthy relationships with many congregations at once could become a huge burden on a church planter's time.

Local Judicatory or National Denomination/Network: Support from denominational/network offices may come in the form of a one-time grant or ongoing support.

- Support from a denomination or network may be the stamp of approval that helps a new church win legitimacy with other funders. Such support may also come with training and other resources.
- In some settings, explicit ties with a denomination may read as a liability. Signing on to the denomination's support may also mean signing on to their timeline, metrics, and models, which may or may not fit.

Individual Donors: Some church planters fundraise for support in their own networks.

- Donors may bring passion to the table and may provide access to their networks for further support.
- Maintaining relationships with many donors may be costly in time—and could put the church on the receiving end of someone's power trip.

BEST PRACTICES FOR FUNDERS

For congregations, judicatories, denominations, networks, and individuals interested in supporting church plants, a few best practices might be kept in mind:

- Funders need to be able to embrace the complexity, change, creativity, and risk inherently involved in church-planting endeavors.⁵ If funders

⁵ Barna and Thrivent, *Church Startups and Money*, 52.

become micromanagers, they may well manage plants away from the leading of the Spirit and into failure.

- Funding timelines need to be attentive to context. There is no universal three-year timeline to financial self-sustainability!⁶
- Many church-plant funding schemes include funds that expire after a certain date. A report from Barna shows that these funds, intended to create clarity for church planters, actually create strain.⁷
- Many funding models gradually reduce outside funding over the first three years on the assumption that as the new church grows, funding from offerings will grow in step. In fact, times of growth are the biggest times of financial strain for a new church; growth costs before it pays. Conscientious funders will provide stability for new churches in the growth period.⁸
- Church planters need support in caring for their own financial lives. The call to church planting isn't and shouldn't be easy or lucrative, but planters who have high levels of debt, drain their savings, or subsidize the church out of their own pocket face a stress that strains their health and relationships and risks the well-being of the church. One-third of planters say they have considered quitting because of finances.⁹
- Some experts recommend diversified funding sources as a means of stability, but the Barna report shows that church plants that rely on a wider variety of funding sources add to the planter's administrative burden and do not necessarily lead to a more secure financial picture.¹⁰ Ideally, funders are willing to support a new church at a level that makes the cost in time and energy of maintaining the relationship worthwhile.
- Those who support new congregations should consider measures to ease the administrative burden of fundraising on the planter. As the saying goes, time is money, and both resources often feel scarce in new missions. The typical church planter spends about 20 percent of their time on financial matters—time that then isn't being spent on more direct ministry.¹¹
- Along with financial support, funders need to consider ways to build relationships with and among church plants. Forty-five percent of planters say they feel isolated or alone when it comes to finances, but “a church that is rich in relationship is usually on solid financial footing.”¹²

⁶ Barna and Thrivent, 57.

⁷ Barna and Thrivent, 22.

⁸ Easum and Griffith, *Ten Most Common Mistakes*, 90.

⁹ Barna and Thrivent, *Church Startups and Money*, 40.

¹⁰ Barna and Thrivent, 40.

¹¹ Barna and Thrivent, 11, 20.

¹² Barna and Thrivent, 44, 61.

LOW OVERHEAD

Two major costs dominate the budget of most congregations: staff and facilities. The same is true at church plants. Paying a pastor's salary and the rent on a worship space often takes all the funds that can be raised—and sometimes more. Are there ways to faithfully lessen these costs without becoming stingy and fearful? Is there a way to trim the budgetary fat that will contribute to mission instead of stealing mission capacity?

CRITERIA

When dealing with the fearsome budget beast, it's tempting to focus on the bottom line, but the church needs to have other goals in mind. Lowering overhead doesn't mean playing small; it means staying agile. By not sinking all available resources right off the bat, a new church can stay open to the Spirit's leading. There's no one right way to do this, but models that aim for low overhead should be financially savvy, contextually appropriate, and missionally effective.

Start Faithful, Not Big: Conventional church-planting wisdom has new churches investing in space, staff, advertising campaigns, and other start-up costs, all leading to a big blow-out “launch service.” How do they know that what they're investing in will really connect with these particular neighbors? The apostle Paul started churches with no rent money, no paid staff, no mailings, no sink-or-swim deadlines, and lots of relationships. Without the pressure to pay off big expenses, grow fast, and have it all together in three years, new churches have time to experiment, to fail and learn, and to discern how God is calling these people in this time and this place.

Missional Entrepreneurship: The social entrepreneurship model that's made waves in business and nonprofit circles has begun to play out in the church too. By running a for-profit business—a coffee shop, for example—the church generates a new revenue stream and adds value to their community. Don't start dreaming that churches will be able to abandon the offering plate this way, though. Most small businesses have a relatively small margin—not enough to fund a church's budget. What a missional business can provide is space, cutting the facilities line from the church's budget and making it more efficient. The space itself then becomes a mission tool: a place to build relationships, connect with needs, and model Christ in the neighborhood. Not just any business makes a good missional business! Think about a consistent client base, meeting community needs, and capacity for relationship. Some ideas: a coffee shop, gym, coworking space, music venue, apartment building, or brewery.

House Church: House churches have existed for as long as the church has, and there's no reason they can't continue to be a valuable model for church plants today. Most often, meeting in someone's house is free, which is a big budget

benefit, but there's more to the house-church model than a cheap place to sit. When the space of worship and fellowship is also the space of daily life, we can begin to break down the barrier that so many Christians experience between their faith and their daily patterns. Small space means small community, which opens opportunities for deeper intimacy and deeper growth and a higher likelihood of lay people taking on leadership. The house-church model can also address the "staff" budget line. Some house churches have no paid leadership; others build networks where paid staff train and support lay leaders and are thereby much more efficient.

Bi-vocational Pastors: Having pastors work outside of the church used to be a last resort; now, more and more pastors and congregations are thinking intentionally about the bi-vocational path. This is an especially popular route among church planters, who have less worry about whether the church can pay them if they can count on a steady income elsewhere. Some start off bi-vocationally and ramp into full-time ministry as the church discerns it's appropriate; others make a long-term choice to work outside of the church. Aside from the boost to the budget, bi-vocational pastors have opportunities to stay connected to their community through their work, they break down the myth of the pastor as a "professional Christian," and if they're intentional, their work can be a reason to lift up more lay leaders. Collaboration is another plus; a small church may be able to afford three part-time staff if all work elsewhere too. Make no mistake, though: ministry is always a full-time job; it's just not a job that needs to be done entirely from the church office. Not just any job is a good fit for a church-planting pastor. Think about jobs that have flexible hours, keep the pastor in touch with the mission field, and don't drain their energy.

If indeed the church is called to witness to God's liberating action, this witness needs to include money. Our culture is enslaved to money: afraid of it, obsessed with it, and very unclear about how to get free from it.

HIGH PRIORITY ON DISCIPLESHIP

"You cannot serve both God and wealth." Matthew 6:24

Transformed in Christ: If indeed the church is called to witness to God's liberating action, this witness needs to include money. Our culture is enslaved to money: afraid of it, obsessed with it, and very unclear about how to get free from it. The culture of Jesus's time apparently had a money problem too, because he talked about money quite frequently.

For new churches to be successful, they need to talk about money from day one.¹³ They need to talk about people's own money, they need to talk about the church's money, and they need to do both in a way that leads toward liberation.

MY MONEY

It's hard to see much distinction between how Christians and non-Christians treat their money in the US. In spite of reams of biblical references to the stuff, US Christians give a median of only 0.6 percent of their income.¹⁴ If giving is stingy among those already participating in established churches, how much more so among those who have never heard Christian teachings on generosity! It's desperately important that these people have opportunities to learn how their new faith interacts with their wallets. Among new churches, intentionally teaching stewardship as an essential part of Christian life is correlated with higher attendance, more conversions and baptisms, and higher survivability for the church plant.¹⁵

Being free to live generously is a part of the good news. Hearing such good news shared in grace is not a turn-off!¹⁶ But generous living is also a skill to be taught. If Christian living means living generously, it must also mean living responsibly with money in order to have enough to give. Release from the cultural drive to consume, freedom from crippling debt, and prompting toward free and generous giving are miracles of the Spirit, but we in the church can help them along by providing teaching, support, and accountability as our people are transformed in their relationship with money. Church plants have the opportunity to make non-anxious conversations about money and giving a part of their culture from the get-go.

OUR MONEY

Church budgets are fearsome things. Budget conversations can be either heated, as our faith runs into our fear, or boring, as we pass yet another bland line-item through the committee. These processes so rarely put the movement of the Spirit at the center. What if, instead of seeing the budget process as a yearly trial to endure, we saw it as an opportunity to teach discipleship? I propose four best budget-management practices for church plants.

Make It Participatory: Some traditions require a congregational vote on the annual budget, but few really involve the community in the process from start to finish. The process can start with discernment—something always best done

¹³ Easum and Griffith, *Ten Most Common Mistakes*, 73–91.

¹⁴ Michael O. Emerson, Christian Smith, and Trish Snell, "US Christians and the Riddle of Stingy Giving," in "Rethinking Stewardship: Our Culture, Our Theology, Our Practices," ed. Frederick J. Gaiser, *Word and World*, Supplement 6 (2010): 10.

¹⁵ Ed Stetzer, "Church Plant Funding: How Does It Work?," *Relevant Christian*, April 20, 2015, <http://www.relevantchristian.com/ed-stetzer/5478-church-plant-funding-how-does-it-work.html>.

¹⁶ Easum and Griffith, *Ten Most Common Mistakes*, 83–84.

in community anyway—then continue with proposals, feedback, and finalizing. Members who see the church involving God in the budget process may be inspired to do the same at home.

Keep Clear on the Mission: Whether it looks like it or not, a church's budget is a missional document—a concrete expression of how the community believes the Spirit is calling them to live out God's mission. Church plants should consider a narrative budget, which tells the stories of how resources are being put to God's use, and should talk regularly about the ways money is used to incarnate the kingdom of God in the neighborhood.

Budget on Faith: When money's tight, as it almost always seems to be in new churches, it can be awfully tempting to hold tightly to whatever you have. Don't. In a church plant, very little is set in stone; new churches that hope to do effective mission should be budgeting into the unknown, discerning God's will as they go, and trusting God's provision every step of the way. Budget choices should be wise, but they needn't be safe.

Build In Transparency and Oversight: The last thing a new church that is building a community and reputation needs is a case of fraud. In small communities, things can tend to get a little loosey-goosey; people trust each other and don't see the need for lots of rules. Be warned! When things are just getting started, new churches should set up oversight from outside, then build good internal controls into the community's DNA. Leaders need to be transparent about where money is going and how it is handled. When there's a deviation from the budget, an unexpected windfall, or a new opportunity, the community needs to be kept in the loop.

FURTHER QUESTIONS

Missional church planting is always evolving, responding to the movement of the Spirit and to changes in culture. This article just scratches the surface of a field that needs much deeper digging. Here are a few of the questions that emerged for me out of this research:

- The tasks of fundraising and of mission often compete for a church planter's time. How might these two efforts join hands so that fundraising is itself mission and mission leads to funds raised?
- Many funders measure whether new churches are successful with metrics of congregants and cash. What other metrics might be employed that demonstrate the depth—not just the breadth—of a church plant's impact?
- In a culture where money-speak tends to be difficult, what would it look like for congregations to build countercultural communities of disciples of Christ who are financially healthy?
- The conventional expectation is that every new church should eventually become self-sustaining. Is this a reasonable expectation? Should churches serving the poor be expected to be content with less?

- What if we went back to the drawing board? What other models and innovations could help new churches be faithful in matters of money?
- What if money was understood as more than the necessary fuel for church starts? What if the financial life of a new church was a sacred opportunity? ⊕

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